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Poverty and Development: Role of Education in Poverty Reduction in the Ada East District of Ghana

Augustine Addai-Boateng

MSc International Development Studies

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augustine89@hotmail.co.uk

Noragric
Department of International Environment and Development Studies
The Faculty of Landscape and Society
P.O. Box 5003
N-1432 Ås
Norway
Tel.: +47 67 23 00 00
Internet: <https://www.nmbu.no/fakultet/landsam/institutt/noragric>

Declaration

I, Augustine Addai-Boateng, declare that this thesis is a result of my research investigations and findings. Sources of information other than my own have been acknowledged and a reference list has been appended. This work has not been previously submitted to any other university for award of any type of academic degree.

Signature.....

Date.....

Acknowledgment

My deepest gratitude goes to God almighty who strengthened me and made this research work possible.

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Dedication

I dedicate this thesis to my son Kayden Alvin Addai-Boateng and my mother Mrs. Elizabeth Addai-Boateng. Thanks mum for your unending support. As you have always said “*If I cannot speak English, my money can*”. You have always proven that your children’s education is your utmost priority and I must say that you have not faulted for once in this regard. Your efforts are much appreciated and I pray for God’s blessings for you.

ABSTRACT

Education is widely recognized as a key factor in the poverty reduction and development discourse. This thesis examines the role of education in reducing poverty in the Ada East District of Ghana. This area was chosen for the study because it is one of the sixteen (16) districts in Greater Accra region, carved from former Dangme East district in 2012 by Legislative Instrument (L.I) 2029 with the main objective of enhancing rural growth and development through education. A mixed method of research was used for the study and data was collected from 85 randomly selected households from 5 towns (Ada Foah, Kasseh, Big Ada, Kpodokope and Anyakope) in the Ada East District. The study adopted two theoretical frameworks; Human Capital Theory by Becker (1962) & Schultz (1961) and the Capability Approach by Amartya Sen (2000) to establish the links between education, poverty and development. The study found out that 91.8 percent of indigenes of the Ada East District value education and conceive it as essential to the process of development and poverty reduction. Again, the study found out that the government has put in place several policies geared towards poverty reduction. Such policies included free education for all Ghanaians from basic to high school level aimed at increasing school enrolment rates and Business Advisory Centers (BAC) established in the districts to reduce poverty, improve living conditions and increase the income of women and vulnerable groups through self and wage employment. The study further found out that although indigenes are impressed of the improvements in the school enrolment rate in the district, they emphasized that it should not just be about the quantity, but the quality of education should be prioritized to achieve the desired goal of reducing poverty and enhancing development.

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List of Acronyms

IMF	International Monetary Fund
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations International Children's Emergency Fun

CHAPTER ONE

1.0 Introduction

To have “No Poverty” thus ending poverty in all its forms as the number one on the list of the UN’s Sustainable Development Goals (SDG’s) agenda by the year 2030 coupled with series of actions from international organizations such as World Bank, IMF, UNDP etc depicts the global commitment and genuine concern for poverty reduction in order to enhance development and good livelihood for humanity.

Modern development theories have increasingly placed greater importance on the need for human development and investment as an exit path or way out from poverty. The ideology that education and human capital are essential for economic growth and subsequently contributing to poverty reduction gained much importance in the mid-1990s when it was discovered that the economic progress of East Asian countries; Singapore, Hong Kong, Korea and Taiwan in 1970s and 1980s was largely due to their investment in education and human capital formation (World Bank ,1993). Education and poverty are inversely related. Thus, the higher the level of education of a country’s population, the lower or lesser the number of poor persons will be in that population. This is because, education imparts knowledge and skills which is supportive in higher wages (Cremina & Nakabugob, 2012). Investing in human capital through education is therefore crucial for poverty reduction and achieving development.

As espoused by Jeffery & Basu (1996), education has direct and indirect effects on poverty reduction. The direct effect of education on poverty reduction is through the increase in income or wages while the indirect effect of education on poverty is in respect to ‘human poverty’. That is, as education improves an individual’s income, the fulfillment of basic necessities then becomes

easier, improves their living standards and eventually leads to a reduction in human poverty. Education is not just an instrument and indicator of development but an end on its own. Education fosters self-understanding, improves quality of lives and increases people's productivity and creativity thus promoting entrepreneurship and technological advancements in society (Omoniyi, 2013) which impacts positively on the development of a country. Both poverty and education are interconnected hence, reducing poverty and achieving sustainable development is somewhat dependent on the country's skilled and educated workers.

To this end, this thesis aims to look at the role of education in poverty reduction and development.

1.1 Background

1.1.1 History of Ghanaian Education

Education in Ghana dates back to precolonial times. During this time, informal and indigenous education was the form of education that prevailed where knowledge and skills were passed on to the younger ones within the community by the elderly ones in the form of apprenticeship or by word of mouth. This form of education was strongly based on socio-cultural setting which ensured that people had an active participation in life. Western or enlightened form of education was introduced in the 16th and 19th centuries by Christian Missionaries and European Merchants (Addai-Mununkum, 2014). This western form of education was totally different from the indigenous form of education, it was based on book. The educational setting was unique and took place in Forts schools which was run by European merchants specifically for their mulatto children. They introduced reading, writing, and arithmetic as an essential and integral part of their education and aimed at producing educated local people to work as storekeepers and clerks in commerce, industry, and government. The western form education by Christian Missionaries was also primarily aimed at teaching and spreading Christianity. After independence, the indigenous

government introduced several educational programs with the intent or objective of establishing more schools throughout the country and to extend financial assistance to unassisted schools, as well as improve the quality of education in the country. Unfortunately, some of the programs introduced posed a lot of challenge in the educational system which necessitated an Educational Reform to deal with the anomalies. In the governments bid to rectify the anomalies in the educational system, government sought the need to change the bookish form of education in Ghana and to shift the education pattern to a more practically oriented one. This reform action led to the establishment of a committee dubbed “Dzobo Committee” who were charged with the responsibility of restructuring the content of the educational system to make it more practical and more related to Ghanaian culture and setting. The idea behind this reform was to enable the individual Ghanaian to contribute their quota to the economic development of the country.

Thus, in 1974, the restructured content of education introduced new programmes that were approved and implemented by the then Government. The reform was to be effected in Kindergarten, Primary, Junior and Senior Secondary Schools but due to financial constraints facing the country the reform programme remained only at the embryonic stage. In 1981, the Provisional National Defense Council (PNDC) Government reviewed the 1974 education reform with the same vision of making it more practical and more related to Ghanaian culture and way of life. In 1994 and 2002, the deHeer Ammisah Committee and the Anamuah-Mensah Committee respectively reviewed the Education Reform. They took into consideration the structure and content of the then educational system in order to identify the anomalies in the system and how best to correct them to ultimately promote quality education. The rationale for the new Education Reform is thus to provide holistic and quality education to the individual. This would enable products of education to be self-fulfilled and help contribute productively to the socioeconomic

development of the country. In the light of this, it is imperative to take a critical look at the newly reformed education system in Ghana and discuss how best quality education can be achieved.

1.1.2 Structure of Education in Ghana

The present education in Ghana runs through Basic school education up to Tertiary education. The Basic education system covers a period of nine (9) years consisting of six (6) year Primary school education and three (3) year Junior High School education. This is followed by four (4) years of Senior High School education or Technical and Vocational Education. From this level one may then enter a Tertiary educational institution to pursue further studies from three (3) to four (4) years as may be specified in the various programmes. Tertiary education in Ghana consists of Universities and Colleges, as well as Polytechnics, Institutes and Post-Secondary institutions offering courses leading to the award of diplomas and degrees.

1.1.3 Quality Education

Quality education is very crucial in every educational system. In Ghana, quality education is of utmost interest to the government, Ministry of Education (MOE), Ghana Education Service (GES) and Cooperate bodies. It involves putting the right mechanisms in place such as providing quality inputs and delivery in the educational process to help achieve excellent outcomes in education. Ghanaian education is centered on providing a holistic and quality approach to education by creating well-balanced individuals with the requisite knowledge, skills, values and aptitudes for the purpose of self-realization and for the socio-economic development and political transformation of the country. To achieve this, the individual being educated should be developed intellectually, psychologically, spiritually, emotionally, physically and intuitively in order to positively contribute towards national development and adapt to technological changes and other innovations. The Ghana government, as part of her vision towards education, aims at providing

quality education for all by way of providing adequate resources and facilities to achieve her goal at all levels of education. It is thus, very relevant to create an environment that will help promote and sustain quality delivery in the Ghanaian educational system. Teaching and learning should as a result take place in an environment that is healthy, safe and sound and gender sensitive with adequate resources and facilities. Quality education delivery further involves the process through which trained and motivated teachers use child-centered approaches in well-managed classrooms and schools in addition to skillful assessment, effective use of time, right attitude towards learning, effective supervision, and good discipline not forgetting other factors such as the effective use of information and communication technology as a tool for learning.

1.1.4 Poverty Situation in Ghana

Ghana is one of the Sub-Saharan African countries that has been noted in the last two decades for its remarkable improvement in economic growth and poverty reduction, stability, good governance and relatively well-developed institutional capacities that support the gradual achievement of sustainable development. The country was the first within the Sub-Saharan African regions to reduce poverty rate by half from 56.5% to 24.2% between 1991 and 2012, a rate which was less than half the African average of 43% (World Bank, 2015). Despite this significant achievement, the annual rate of poverty reduction has been quite slow comparing its average of 1.8% per year during the 1990s to its average of 1.1% per year from the year 2006. Surprisingly, there has been a significant improvement in the reduction rate of extreme poverty since the 1990s and remarkable progress in eradicating extreme poverty was achieved in 2006 with a change from 16.5% to 8.4%. Relatively, more efforts have been made to ensure successive progress for people living extreme poverty. Undoubtedly, the country has made significant progress with poverty reduction yet many of its people most especially in rural areas still live in extreme poverty. Poverty is more prevalent

in the rural areas of Ghana than in urban areas. The average rate of poverty in the rural areas is 38.2% whereas that of the urban areas is 10.4% (World Bank, 2015). Urban poverty rate has experienced a significant drop in recent years than have rural poverty which has led to the gap between urban and rural areas doubling with rural poverty rate almost 4 times as high as urban poverty which is twice as high compared to the gap in the 1990s (Cooke, Hague & McKay, 2016). In urban areas, poverty is evident in inequalities of access to social infrastructure such as education and healthcare whereas in rural areas poverty goes beyond education and health to include low income, social exclusion and high vulnerability to disasters and diseases. According to the Ghana Living Standards Survey report by the Ghana Statistical Service (2017), 6.8 million Ghanaians, representing 23.4 percent of the population are considered poor or living in poverty as they cannot afford to spend more than GH¢4.82 approximately US\$1 a day in 2016/2017.

1.2 Problem Statement

Ghana has experienced increased growth of about 7% on yearly basis since 2005. Having achieved the status of a middle-income country status in the year 2010, the country's per capita growth has been comparatively high. Despite the growth recorded, poverty remains prevalent most especially in the rural areas (Cooke et al., 2016). As of today, the literacy rate in Ghana is 76.6%, yet there are still significant number of the population that are poor and have little or no education at all. Four of every ten Ghanaians live in poverty. Many of them work in agriculture, mostly as fishermen and food crop farmers (Ghana Statistical Service, 2014). Others are engaged in micro and small enterprises, or finding a survival income as daily casual labor. Today, two thirds of the working population outside agriculture is active in the informal economy and many are persistently poor, particularly women (Palmer, 2007).

The Education Act of 1987, followed by the Constitution of 1992, offered a great opportunity to redefine and reform the educational policies in the country. Following this new impulse to the educational policies, in 2011, the total rate of primary school enrollment was 84% which was described by UNICEF as "far ahead" of the Sub-Saharan average (Adu-Agyem & Osei-Poku, 2012). In 2016, the government of Ghana introduced free education at the senior high school level all geared towards increasing the literacy rate in the country. However, education indicators in Ghana reflect a gender gap and disparities between rural and urban areas. These disparities drive public action against illiteracy and inequities in access to education (Senadza, 2012). Eliminating illiteracy has been a constant objective of Ghanaian education policies for the last 40 years and there is the need to evaluate the potential benefits of education as a means of poverty reduction in Ghana, most especially in the rural areas. This study therefore aims at examining how education could be used to reduce poverty and enhance development using the case of the Ada East Community in Ghana.

1.3 Objectives and research questions of the study

The general objective of the study is to examine the relationship between education and poverty, and assess the role of education in reducing poverty and enhancing development in Ghana. The study specifically aims:

1. To assess how indigenes of the Ada community perceive the role of education in poverty reduction.
 - i. To what extent do indigenes of Ada, perceive education as a tool for poverty reduction?
2. To examine the relationship between parents (household heads) income and educational level of their children in the Ada community.

- i. What is the relationship between households' income and the educational level of children in the Ada community?
 - ii. What is the relationship between parents (household heads) level of education and its influence on educating their children in the Ada community?
- 3. To study the contribution of educational policy makers/actors in reducing poverty in the Ada community.
 - i. To what extent has the contribution of educational policy makers/actors reduced poverty in the Ada community?
 - ii. How have educational policy makers/actors contributed to poverty reduction?

1.4 Overview of thesis

Chapter two will review relevant literature on the linkage between education and poverty as well as discuss the theoretical and conceptual framework of the thesis. Chapter three will present the research methodology used for the study and includes the study design, study population, sample size and sampling procedure and instruments, sources of data and procedure for data analysis and presentation. The chapter will also provide details of the study area such as location, background as well as demographic characteristics. Chapter four presents the findings of the study. Chapter five analyzes and discuss the findings of the study. Chapter six summarizes, provides conclusion and policy recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter seeks to explore relevant scholarly literature in relation to the thesis. The overall objective of this research is to assess how education can be used to reduce poverty and enhance development in Ghana. The chapter will further present and discuss three (3) concepts (poverty, education and development) that are central to the thesis as well as the theories upon which the thesis is built on and argue the relevance of the concepts and theories to the study.

2.1 Understanding Poverty

The issue of poverty provokes thoughts for two basic questions. These are; “why are people poor” and “how the poor can escape poverty”. To find an exit route for poverty requires determining its causes. In determining poverty causes, we tend to ask diverse range of questions which may include; Is there any relationship between the growth rate of per capita income and poverty? Does a low-income level lead to poverty? Does income inequality between rich and poor create poverty? Does the differential earning abilities between low and high-income groups lead to poverty?

The concept of Poverty is a multifaceted one and could be defined in either relative or absolute terms to inculcate social, economic, and political components. In absolute terms, poverty refers to one’s inability to provide the basic necessary means needed to cater for personal needs such as food, clothing and shelter. Relative poverty on the other hand is defined in economic terms. Thus, it is poverty associated with the economic status of other individuals in society: people are considered poor if their standard of living is below the prevailing standards in a given societal context (“UNESCO”, 2015).

Many research analyses accentuate the importance of income and income inequality as major determinants of poverty. Several studies on poverty has been conducted using income-based determinants, however, it is argued that poverty is not limited to only income or income differentials. The work of Amartya Sen (1992) has broadened the understanding of poverty by defining poverty as a condition resulting from the lack of freedom to make choices due to lack of one's effective functioning capability in society. This interpretation of Sen, however, extend beyond the idea of poverty being perceived in monetary terms or as lack of financial resources. Sen's viewpoint therefore can be interpreted to suggest that lack of education inherently can be considered as a form of poverty in many societies. Reflecting on Sens approach or interpretation of poverty, it is important to consider the absolute and relative terms of poverty when considering poverty's linkages with lack of financial resources because both absolute and relative poverty are relevant for education. For instance, it is argued that the chances or possibility of having limitation in school attendance due to financial constraints is more common in people who happen to fall within the circles of absolute poverty whereas individuals in the relative poverty circles may often feel isolated or excluded from the school community or even the whole school community itself may feel excluded from the wider society. This form of exclusion has the potential of affecting the ability of a person to gain the full benefits of education or even to translate the benefits of education into a meaningful or remunerative employment.

2.2 Education

2.2.1 Defining Education

Kumar & Ahmad (2008) defines education as “a purposive, conscious or unconscious, psychological, sociological, scientific and philosophical process, which brings about the development of the individual to the fullest extent and also the maximum development of society

in such a way that both enjoy maximum happiness and prosperity”. Thus, education is basically the development of an individual according to his needs and demands of society of which he or she is an integral part.

2.2.2 Forms of Education

Formal Education: According to Coombs & Ahmed (1974:8), formal education is “*the highly institutionalized, chronologically graded and hierarchically structured education system*”- spanning schools and university.

Non-formal education: Non-formal education is “*any organized, systematic educational activity carried on outside the framework of the formal system to provide selected types of learning to particular subgroups of the population, adults as well as children*” (Coombs & Ahmed, 1974:8).

This form of education may be facilitated by professional teachers or by individual leaders with vast knowledge and experience. Although non-formal form of education does not come with a formal academic reward in terms of certificate, this form of education greatly improves and builds up an individual’s skills and capabilities. Non-formal education is mainly focused on equipping people with vocational training skills and knowledge to make them self-dependent and more functional in society. The long run effect of this form of education is improved living standards of citizens which will consequently reduce poverty or even totally eradicate it.

2.3 Importance of Education

Education is one of the most important tools which provides a foundation for poverty eradication and fosters economic development. It lays down the fundamental basis on which most of the economic and social well-being of citizens are built and developed. Education is essential if significant progress is to be achieved in terms of economic and social development. Thus,

education increases the value and productivity of the labor force which subsequently leads to poverty reduction levels (Omoniyi, 2013). According to Lucas (1998), the key factors that determines the standard of living in any given country is embedded in how well the country manages, develops and utilize the skills and knowledge it possesses as well as ensuring good and quality education for its population. Lucas in his writings further posits that through education, the overall efficiency and intellectual abilities of a country's labor force increases and ensures that the country stays competitive in our ever-changing and highly technological world.

As argued by Pelinescu (2015), significant investment in education and human capital of a country's population is of utmost importance if the country is to attain constant or progressive economic development. Mounting evidence by researchers have shown valuable returns to several forms of human capital development through education, research, training and aptitude building (Goldin, 2016). The lack of education among a country's population tends to have an adverse effect on the country's per capita income which tend to increase poverty levels, especially in developing economies of which Ghana is no exception.

According to the United Nations Educational, Scientific and Cultural Organization (UNESCO, 2012) report, education results in higher wages for individuals. Thus, well educated people have a greater probability of being employed, are economically more productive and therefore earn higher income. Throughout the world it has been found that the probability of finding employment rises with higher levels of education and that earnings are higher for people with higher levels of education. Hence, households with highly educated individuals are less likely to be poor. The report further indicated that a 10% increase in wage-earning is associated with a one year of education and on average schooling returns are very high in Sub-Saharan Africa emphasizing the urgency for devoted investment in education in the region.

It is widely believed that education plays a vital role in poverty reduction and the achievement of economic development. Education has provided a reliable grasp for development in many countries. As described by Jaiyeoba (2009), education serves as both private and public good. Thus, it is an investment that has the potential of reaping great rewards with some externalities. Education has come out as a key prerequisite for poverty reduction and improving the living standards or livelihoods of developing countries including Ghana (Abdulahi, 2008).

Mounting evidence of recent research shows that educational improvement boosts development prospects locally (Echeverría, 1998). Similarly, more studies have proven that the levels of economic growth in a country positively correlates with the educational level of its population (Oxaal, 1997). Helliwell and Putnam (1999) found that education is correlated with social capital thus, trust and social participation. Psacharopoulos & Woodhall (1993), in their study of education for development showed that education has a direct impact on the growth and development of a nation's income if, the skills and productive labor of its people are improved. This was a critical finding which led to genuine concern and research on the contribution of education in development. Access to education is severe in developing countries most especially in the rural areas and to be able to eradicate poverty and hence achieve development, ensuring education for all must be of great concern.

2.4 Development

Development, a concept which once denoted the goals of pure economic progress, has in the past decades morphed into far broader concept encompassing the goals of equality, fairness, sustainability and so on. Some decades ago, development was mainly focused on increasing GDP, while economists and policy-makers viewed capital accumulation as all that was necessary for economic growth and development (Stiglitz, 1997). The concept of development could be viewed

from two angles. Firstly, development could be viewed as a natural process which serves as a function of growth. That is, development moves through a set of structured and acceptable stages, whereby “each stage apparently becomes a prerequisite in ensuring the next step towards maturity and the realization of potential” (Bartlett & Burton, 2003). Hence, every country or society has an underlying historical momentum that, with time, it will move to attain its potential. That notwithstanding, Rist (2014) posits that, there is no evidence to prove that every country or society is destined to become successful economically. He further argues that it is natural that one country or society must realize its potential at the expense of another, hence all societies in this world cannot move to the same level of attainment of potential (Rist, 2014). The second viewpoint of development can be deduced from the argument advanced by Bartlett & Burton (2003) that, *“surely it would be progress if no people in the world were starving, if all people had access to good health care, if all children were educated, if all people were free from war and poverty”* (Bartlett and Burton, 2003). Looking at development from this perspective, countries or societies embark on deliberate mechanisms towards the realization of sustained and cumulative improvements in the livelihoods of its people. Therefore, significant achievements in social and economic development cannot be attained without a consistent increase and improvements in the prospects of humans to escape poverty. Education has proven to be a significant means in the poverty reduction and development discourse. Economic and social development cannot be possible if education’s role is downplayed. Ensuring or promoting education for a country’s population does not only contribute to economic development but increases individual’s value and efficiency and their income per capita as a whole. Hence, educational attainment enhances the earning potential of individuals which subsequently reduces poverty levels.

2.5 Theoretical Framework

This thesis adopts two theoretical frameworks; Human Capital Theory by Becker (1962) and Schultz (1961) as well as Capability Theory by Amartya Sen (2000) to investigate how access to education can translate to improvement in human development and poverty reduction.

2.5.1 Human Capital Theory

The human capital theory is the theoretical framework that has been described as the most responsible theory for the wholesome adoption of education and development policies. The roots of the human capital theory can be traced to the works of two key theorists; Gary Becker and Theodore Schultz in the 1960s (Becker, 1993; Schultz, 1963). The human capital theory highlights the relevance of education and how it translates into increased productivity and efficiency of workers. According to the theory, education plays a significant role in increasing the level of cognitive stock of economically productive human capability which substantially serves as an input of innate abilities and investments in human beings. Advocates of the human capital theory asserts that the provision of education manifests itself as a productive investment in human capital which can be considered or even regarded as more significant to physical capital. The ideology that investment in human capital fosters economic development and reduce poverty, traces its roots back in the time of Adam Smith and the early classical scholars of economics. These classical economists advocated for the need to invest in human skills. Economists regard education as both consumer and capital goods because it offers utility to a consumer and also serves as an input into the production of other goods and services. As a capital good, education can be used to improve and develop the human resources essential for social and economic development. The human capital approach regards education as a vital tool for reduction of poverty. According to human capital theory, investment in education leads to formation of human capital, which is an important

factor of economic growth. The human capital theory emphasizes that the economic prosperity of every nation is largely dependent on its physical and human capital stock. Thus, most economists agree that the nature and pace of a country's economic and social development is to a large extent determined by the human resources of the country. Human capital constitutes the investments individuals strive to make to upgrade themselves and enhance their social and economic productivity. Therefore, education coupled with training serves as means of providing skills and productive knowledge, in transforming individuals into a more valuable human capital. The "stock of skills and productive knowledge embodied in people" constitutes human capital (Rosen, 1989, p. 682). The skills and productive knowledge imparted through education increases the productivity of the people, and thereby their earnings. Thus, there is a positive relationship between education and the reduction of poverty.

2.5.2 Capability Approach

The capability approach was designed by Amartya Sen. Sen's capability approach basically dwells on freedom and the development of an environment suitable for human flourishing. Capability refers to what people are actually able to be and do, rather than to what resources they have access to. It focuses on developing people's capability to choose a life that they have reason to value. Human development can be viewed from the perspective of Amartya Sen in his capabilities approach. He explains human development as the expansion of people's choices and the real freedom that people enjoy (Sen, 2000). Sen's capability approach perceives life as fuller and richer if it offers genuine choices with alternatives. It sees the quality of life in terms of the ability to achieve various combinations of functioning, in terms of what one has reason to value. It gives deliberate attention to the individual person as the basis of capability assessment. Capabilities constitutes the several functionings that a person can accomplish, where functioning's are the

constitutive elements of living, that is, doing and being. Functionings may include but not limited to having education, being employed, being healthy, making friends and so on. Functioning's are thus more of the end results (outcomes or accomplishments) of an individual's being and doing, whereas capabilities are the actual chances or opportunities for an individual to accomplish meaningful and worthy state of being and doing. The capability approach presents a wider scope of principles to evaluate and assess the wellbeing of individuals and social structures or arrangements as well as furthering the design of relevant strategies and policies of social change in society. Individual development becomes interwoven with wider issues around redistribution and equality in that development 'requires the removal of major sources of unfreedom' (Sen, 1999), (e.g. poverty, social deprivation, neglect of public services).

The capabilities approach is used to evaluate and assess various aspects of individual's well-being, ranging from education to inequality, poverty, health etc. Furthermore, it can be used as an alternative tool to evaluate social cost-benefits and policies ranging from welfare plans and strategies in developed economies, to development policies by governments and non-governmental organizations (NGOs) in developing countries (Robeyns, 2005). Education has both intrinsic and instrumental importance in the capability approach (Drèze and Sen, 2002; Unterhalter, 2003). From the intrinsic point, having access to education and acquiring knowledge offers an individual the opportunity to flourish which is generally to be a valuable capability (Alkire, 2002; Nussbaum, 2003; Sen, 1999). However, on the instrumental view point, being well-educated broadens one's horizon and knowledge base which is instrumentally vital for the expansion of other capabilities.

2.6 Education and Poverty Reduction: A Literature Review

To better understand this thesis and establish the links between education and its impact on poverty reduction it is relevant to refer to previous research on the topic. A lot of research has been done on education and poverty suggesting several strategies to help reduce poverty and enhance development. More so, there exists various literature and empirical papers on education's role in poverty reduction. A recap on existing research on education and poverty reduction in developing economies have shown that most developing economies conceive of education as high volume of school enrolment. Having high rate of school enrolment undoubtedly is significant for a nation's development however, several researchers have argued that having high enrolment rate cannot be equated to receiving good and quality education. I will present the opinions of some of the earlier researchers on the role of education in poverty reduction with emphasis on the quality of the education.

Establishing the links between education and poverty reduction is complex, however education is still widely recognized as an essential process in the poverty reduction discourse. Palmer, Wedgwood & Hayman (2007), conducted a study on the topic "*educating people out of poverty*" using Ghana, India, Kenya, Rwanda, Tanzania and South Africa as the study countries. They based their study on the assumption that all forms of education and training have the potential to confer a wide range of developmental benefits to the individual, community and the state/nation, but that the realization of these benefits is dependent on the education and training being embedded within an enabling environment. According to Palmer et al (2007), in order for education to achieve the desired results or have the desired impact on poverty reduction there needs to be an enabling environment in which the education is delivered and in which the knowledge and skills gained can be transformed into behavior that promotes individual, community and national level development.

The translation of this development into poverty reduction also depends on who has access to the education and how gains in individual human capital translate into national development and improved service provision for the poor. Furthermore, they reiterated that the quality of education and the wider context need to be taken into account when considering education's effects on poverty reduction. To them, the returns to education depend on the quality within the educational systems, the delivery context as well as the environment into which graduates enter after education, the transformative context. These benefits can be poverty-reducing either by helping the poor directly, or indirectly through supporting the delivery context and the transformative context at community or national levels. This in effect shows that education needless to say, has a great impact on poverty reduction and development.

Dzidza, Jackson, Normanyo, Walsh & Ikejiaku (2018) assessed how policies on access to education influenced poverty reduction in Ghana. They collected both primary and secondary data using a purposive sampling method to select at least two people from all ten regions of the country for the primary data and analyzed data from the 2010 Education Sector Performance Report collected by the Ministry of Education for the secondary data. Their study found that the level of educational attainment has invariably impacted on the level of poverty in the country because better access to education has resulted in increased enrollment at all levels of education since the year 2005/2006. Their study further found that the annual Gross Domestic Production (GDP) growth rates of Ghana increased from 4.0 percent in 2005 to 15.0 percent in 2011 with the lowest growth rate recorded in 2009 and the highest in 2011 (GSS, 2014), indicating an inverse growth relationship between education and poverty. They concluded in their study that to reduce poverty and enhance development, Ghana needs to focus more on progressive policies aimed at improving quality and access to education.

Carm, Mageli, Nyman Berryman & Smith (2003) also conducted a study to examine the extent to which education help individuals, their families and their communities to reduce poverty. In the study, they evaluated the Adult Basic Education and Learning project of Lao People's Democratic Republic. According to their study, the nexus between education, poverty reduction and development is not direct with a cause and effect relationship but rather an interactive one and hence it is important to understand the nature of the relationship between education and poverty reduction, and the conditions that need to be satisfied to realize the full potential of education in terms of its social and economic returns. They recommended that, to realize the impact of education on poverty reduction and development, the content and quality of education and its interaction with other social and economic factors should be prioritized. They further suggested in their study that, increase in school enrolment rate or attainment may not necessarily yield high returns on economic growth and development if the quality of education is poor. Their study also reinforces the relevance and necessity of educational quality in the poverty reduction process.

Similarly, Gyimah-Brempong (2011), using panel data from two new data sets on educational attainment also investigated the effects of education on several development outcomes in African countries. He found that education has a positive and significant impact on development outcomes and that different levels of education affect development outcomes differently. His study showed that for some development outcomes, primary and secondary education may be more important than tertiary education, while for some development outcomes, such as income growth rate, tertiary education may be more important. His studies therefore suggest that different levels of educational attainment are relevant for increasing income levels however the higher the level of educational attainment the higher the level of income which will then mean less poverty in the end.

Furthermore, Awan, Malik, Sarwar & Waqas (2011) used logistic regression model to estimate the probability of being poor based on educational level and experience in Pakistan. Their study relied on secondary data from the Household Integrated Economic Survey (HIES 1998-99 and HIES 2001-02) which was conducted by the Federal Bureau of Statistics. The results of their regression model showed there is a negative relationship between educational levels and poverty. Their results therefore suggested that higher levels of education reduce the probability of an individual being poor. They concluded that there is a negative correlation between educational level and poverty and recommended that education should be given high recognition when implementing poverty reduction programmes.

CHAPTER THREE

STUDY AREA AND RESEARCH METHODOLOGY

3.1 Study Area (Ada East District)

The research will be conducted in the Ada East district of Ghana. This area has been chosen for the study because it is one of the sixteen (16) districts in Greater Accra region, carved from former Dangme East district in 2012 by Legislative Instrument (L.I) 2029 with the main objective of enhancing rural growth and development.

Figure 1 Map of Ada East District



Source: Ghana Statistical Service (web)

3.1.1 About Ada East District

Location and size

The Ada East District is situated in the Eastern part of the Greater Accra Region with a total land area of 289.783 (square km) and shares a common border on the North with Central Tongu District and on the East with South Tongu District and Ada West. The district is bounded to the south and east by the Gulf of Guinea which stretches over 11.2 miles from Kewunor to Totope and Volta River South respectively. The Volta River South extends eastwards to the Gulf of Guinea on the south and this extension forms an Estuary which is about 1.2 miles away from the District capital, Ada-Foah (District Planning and Coordinating Unit, Ada East District Assembly, 2010).

Education

In terms of education, out of the total population of 71,671, over 41,000 people fall within the school going-age. This however, excludes the total number of the population which falls within the less than 2 years category. There are over 180 schools in the district comprising of forty-one (41) kindergartens, forty (40) primary schools, twenty-nine (29) Junior High Schools, one (1) Technical Institute, one (1) Senior High School and one (1) College of Education spread across the district. There are 683 teachers in the District. Out of this, 614, representing 89 per cent constitute the total number of trained teachers with 235 being females and 379 constituting males (Ghana Education Directorate, Ada East District, 2015).

Economic activity status

Seventy percent of the population aged 15 years and older are economically active while 30.0 percent are economically not active. Of the economically active population, 95.0 percent are employed while 5.0 percent are unemployed. For those who are economically not active, a larger

percentage of them are students (50.2%), (15.8%) perform household duties and 5.8 percent are disabled or too sick to work. Four out of ten (48.2%) unemployed are seeking work for the first time (District Planning and Coordinating Unit, Ada East District Assembly, 2010).

Occupation

Of the employed population, about 20.2 percent are engaged as skilled agricultural and forestry workers, 39.3 percent in service and sales, 23.3 percent in craft and related trade, and 6.8 percent are engaged as managers, professionals, and technicians (District Planning and Coordinating Unit, Ada East District Assembly, 2010).

Employment status

Of the population 15 years and older, 64.5 percent are self-employed without employees (one-man business), 8.8 percent are contributing family workers, 2.0 percent are casual workers and 0.4 percent are domestic employees (house helps). Overall, men constitute the highest proportion in each employment category except for self-employed without employee(s) and contributing family worker(s) as well as apprentices. The private informal sector is the largest employer in the district, employing 92.2 percent of the population followed by the public sector with 4.4 percent (District Planning and Coordinating Unit, Ada East District Assembly, 2010).

3.2 Research Methodology

3.2.1 Introduction

Research methodology is defined by Bryman (2016) as the process used in carrying out a study. It guides the researcher on relevant actions to be taken to find answers to research questions of the study. It considers the logic behind the methods used and why others were not used so that the research results are capable of being evaluated (Berg & Lune, 2016). One could either choose a qualitative, quantitative or mixed method for an educational research. However, as Potter (2013) asserts, the purpose of the study influences the choice of research method to be used. This chapter will focus on the research design of the study (i.e. data collection and analysis), the research population and sampling. Furthermore, the chapter will touch on the ethical issues and limitations of the study.

3.2.2 Mixed Methods Approach – How?

The purpose of this study is to assess how education can be used to reduce poverty and enhance development. The overall methodological approach for this study is a mixed method approach; a method of research which involves an integration of both quantitative and qualitative method. Quantitative research is inductive in nature and aims at making a generalized conclusion of a population or to explain a phenomenon by collecting numerical data. On the other hand, qualitative research is deductive in nature and basically aims to understand specific experiences with the intention of describing and exploring meaning through text, narrative, or visual-based data, by developing themes exclusive to that set of participants. Quantitative research refers to counts and measures of things while qualitative research refers to its essence and ambience (Berg & Lune, 2016). A mixed research method has been chosen for this study because it will significantly help in analyzing the quantitative and qualitative data collected separately, with the qualitative

data giving more detailed opinions of the respondents while the quantitative data will provide numbers to aide in results comparison to confirm or disconfirm results from both methods (Creswell, 2014). By mixing both quantitative and qualitative research and data, I will gain an in-depth understanding and corroboration of the entire study which will offer me an opportunity to offset the weaknesses inherent to using either of the research methods alone. Furthermore, the researcher has chosen to conduct a mixed methods research because using mixed methods offer the opportunity of triangulation; that is using various means (i.e methods, data sources and researchers) to study the same phenomenon. Triangulation enable a researcher to identify diverse facets of a phenomenon in a more accurate way as it involves the use of different methods and techniques from different perspectives.

3.3 Population Sample

According to Bryman (2016), population is the universe of units from which a sample is to be selected. The population of this study will consist of indigenes and the policy makers in the Ada community. The study will focus specifically on household heads in the Ada community and educational policy actors of the Ghana Education Service within the Ada East District. Due to the wide geographical scope of the Ada East District, the researcher selected five (5) towns comprising of the capital which is Ada Foah and other four towns; Kasseh, Big Ada, Kpodokope and Anyakope within the district to conduct the study.

3.4 Data Collection Method

Data for this study was collected in April 2019 from the five (5) selected towns (Ada Foah, Kasseh, Big Ada, Kpodokope and Anyakope). The initial questionnaire was based on desktop research, so upon getting to the field the researcher needed to conduct a brief pilot study to test questionnaire. Five (5) households were selected from the capital town (Ada Foah) for the pilot study to identify

if there were any difficulties in understanding any of the questions. After the pilot study, there was no need to adjust the questionnaires because respondents' answers to the questions clearly showed they understood every detail on the questionnaire.

3.4.1 Questionnaires

The overall questionnaires administered were eighty-five (85) using probability sampling method. According Fowler (2009), the most appropriate sampling method for quantitative research is the probability or simple random sampling. This is because it makes the sampling method unbiased and offers every individual the chance of being selected hence making it possible to generalize conclusions or findings for an entire population. Because not all household heads could read and write in English and the researcher also did not understand the peoples local language “Ga-Adangbe”, the researcher had to employ the services of a translator who helped to translate the questions into their local language and filled the questionnaires in English. However, household heads who could read and write in English were given the questionnaires to fill by themselves and if there was any question(s) unclear to them they asked me for assistance to complete the questionnaire forms. The households were randomly picked but did not follow any particular random sampling method and the questionnaires were administered in respondents' home. The researcher administered the questionnaires in the households by first introducing himself to the household head as a student conducting a study on the role of education in poverty reduction with Ada East District as the study area, explain the research objectives and then asked for household head's permission and consent to help fill out the questionnaire form. Also, it is worth mentioning that the research sought to collect gender disaggregated data and so the questionnaire asked the male headed households questions about the mother of their children and the female headed households' questions about the father of their children. Initially, the plan was to administer a

minimum of one hundred and twenty (120) questionnaires but unfortunately only 85 questionnaires were administered. This is because some household heads were not interested in participating in the study, some left most of the questions unanswered while others were not present at home at the time of visit and due to limited time of the study and considering travel costs in and out within the selected towns the researcher could not meet that target and so only eighty-five (85) questionnaires were administered. Therefore, to make proper analysis of the study, the data presented is solely based on the 85 administered questionnaires.

3.4.2 Qualitative Interviews

With regards to the qualitative data collection, the researcher conducted a face-to-face interview with key informants and had focus group discussions. In all, six (6) key informant interviews were conducted with at least one each from the selected towns. The key informant interviews featured a sub-chief, headmaster, headmistress, male and female teacher and the local assembly chairman for the district. All interviews were recorded with an audio recording device and transcribed word for word or literally into transcripts from “Ga-Adangbe” to English. Interestingly, all six (6) key informants interviewed were part of the Ada East Community Planning Committee and so they had firsthand knowledge about the community.

3.4.3 Focus Group Discussions (FGD)

Three (3) focus group discussions were conducted featuring all males group, all females group and a mixed group of both males and females. The participants for the focus group discussions were selected using purposive sampling technique and a guide with key topics was used for the focus group discussions. In order to make participants more comfortable and fully engage in the discussion to share their views and opinions about education and how it can contribute to poverty reduction and development, the discussions were held in their local language “Ga-Adangbe”. Each

focus group were made up of ten (10) participants with each discussion lasting for a little over an hour. The discussions were all held at the District Assembly Education Office in the Ada Community. This place was chosen because participants were familiar with the location and a central point for all participants. At the end of the focus group discussions each participant was given Fifty Ghana Cedis (GHs50) to cover their travel cost and to show appreciation for their participation in the discussion.

3.5 Data analysis methods

According to Berg & Lune (2016), data analysis involves a “careful, detailed, systematic examination and interpretation” of collected data to “identify patterns, themes, biases and meanings”. This study makes use of both quantitative and qualitative data. The quantitative data was coded and analyzed using Statistical Package for Social Sciences (SPSS). The qualitative data were also coded and transcribed. The analysis was thematic, thus both transcripts and field notes taken were subsequently categorized and organized in themes to help in answering the research questions of the study. As Bryman (2016) asserts, thematic analysis involves the extraction of themes from one’s data that are then used to answer the research questions guided by the literature review and the analytical framework used.

3.6 Ethical considerations

It is obligatory for a researcher to have an ethical consideration for the population he or she studies. According to Berg & Lune (2016), ethical issues are concerned with “issues of harm, consent, privacy and data confidentiality”. It is therefore imperative for a researcher to have an ethical consideration for the study population.

In this study, the researcher used informed consent with regards to the interviews conducted. Respondents were clearly informed about the purpose of the research and their informed consent sought to before any information were collected from them. Respondents were made to understand that the research was purely for academic reasons and that there were no direct benefits to them to ensure objectivity and honesty in their responses. Also, anonymity of respondents for the questionnaires were adhered to such that their names were not recorded.

3.7 Reliability and Validity

Reliability shows the extent to which a research produces consistent results when it is repeated or conducted by another researcher under the same situation or conditions. With regards to validity, it is the degree to which a phenomenon is accurately measured, or the degree to which indicators used in a study measure the intended concept (Bryman, 2016). Hence, if the study could not yield the intended outcome its validity cannot be guaranteed. Relating to this study, using a mixed method approach both in data collection and analysis helps to increase the reliability and validity aspects.

3.8 Limitations of the Study

The researcher faced some challenges in conducting this study. First, the research study was limited to indigenes of the Ada East District Community. However, the study could not cover all the towns within the Ada East District due to time constraint hence, the selection of five (5) towns (Ada Foah, Kasseh, Big Ada, Kpodokope and Anyakope) within the district. Furthermore, the researcher did not have enough resources in terms of finances and means of transport to enable him to visit the more remote towns in the district. This meant that data could be collected from only a small sample. However, the researcher ensured to use random sampling so that it was possible to make generalization of the entire population from the results or findings of the selected

sample. That notwithstanding, the researcher admits that if more remote towns were included in the sample it would have improved the study as poverty is more prevalent in the rural areas.

CHAPTER FOUR

FINDINGS: EDUCATION AND POVERTY REDUCTION

4.0 Introduction

This chapter presents data collected from the study by providing the general demographic and descriptive statistics of the sample and further gives the findings of the study.

4.1 Socio–demographic data of sample households

The socio–demographic data from the study population is presented below. This section discusses the gender distribution of respondents, the age distribution of respondents, the educational status of respondents, the employment status of respondents, occupation and the average monthly income of respondents. Furthermore, gender disaggregated data is presented in this section of the study.

4.2 Descriptive Statistics

4.2.1 Basic Socio-Economic statistics of the sample household

Table 1 below shows the minimum, maximum and mean for the ages, income levels, level of education, income level of mothers and number of children of household heads.

Table 1 Age, income level, educational level, income of mothers and number of children of household heads

	Minimum	Maximum	Mean
Age of Household Head (Years)	20 - 29	60 & Above	40 - 49
Income of Household Head (GH¢)	0	3001 & Above	300 - 1000

Level of Education of Household Head	No Formal Education	Masters	Diploma
Number of Children	1	5	2
Highest Educational Level of Children in Household	Basic Level	Masters	High School
Income of Mother of Child (GH¢)	Below 300	1501 - 2000	300 - 1000

Total Number of Respondents = 85

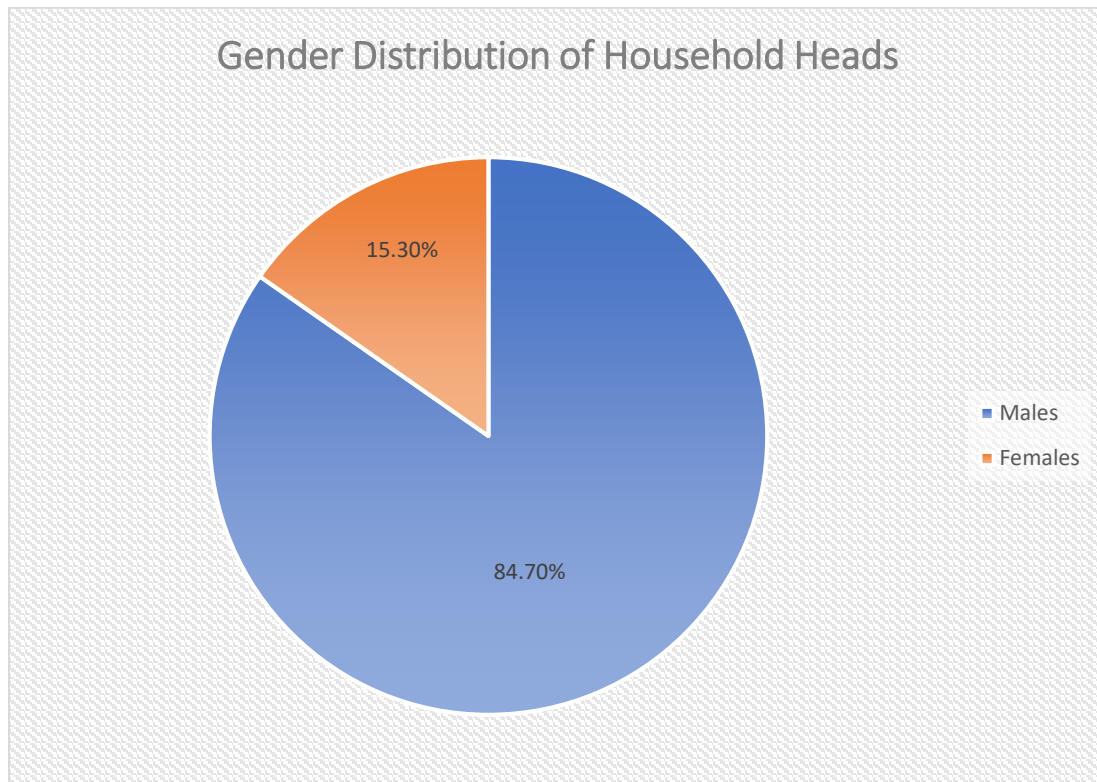
Source: Own field survey, April 2019.

From the table, the mean or average age group of respondents is 40 – 49 years while the minimum and maximum age group of the respondents are 20 – 29 and 60 & above years respectively. With regards to number of children respondents had, the table shows that the mean number of children of the respondents was 2 while the maximum was 5 and minimum 1. Furthermore, the table also shows that the mean level of education of respondents' children was secondary school with basic level and master's degree being the minimum and maximum educational levels of children respectively.

4.2.2 Gender Distribution of Household Heads

Figure 2 below shows the gender distribution of the respondents for the study.

Figure 2 Gender Distribution of Household Heads



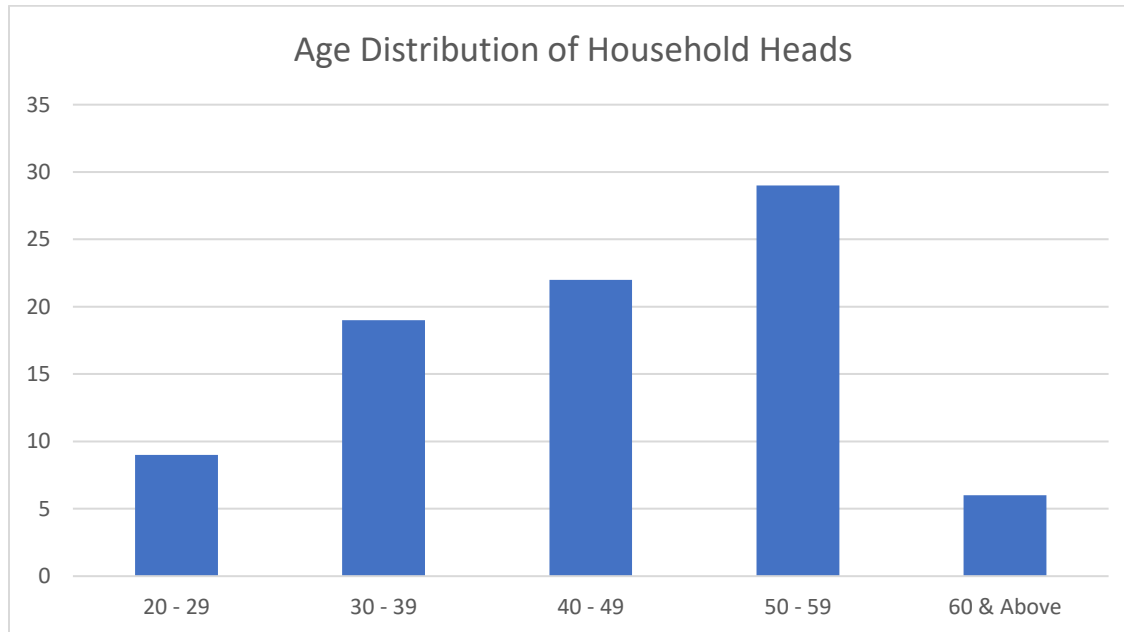
Source: Own field survey, April 2019

Figure 2 above shows the sex distribution of the respondents. It indicates that out of the eighty-five (85) household heads, seventy-two (72) of them were males representing 84.7% whilst thirteen (13) of the household heads were females representing 15.3%. This shows that the community had more male headed household than female headed households. The FGD also found out that most household heads were men and women becoming household heads was very rare because in the Ghanaian culture women are not allowed to assume the head of the family even if the husband is unemployed.

4.2.3 Age Distribution of Household Heads

Figure 3 below shows the age distribution of the sample household heads.

Figure 3 Age Distribution of Household Heads



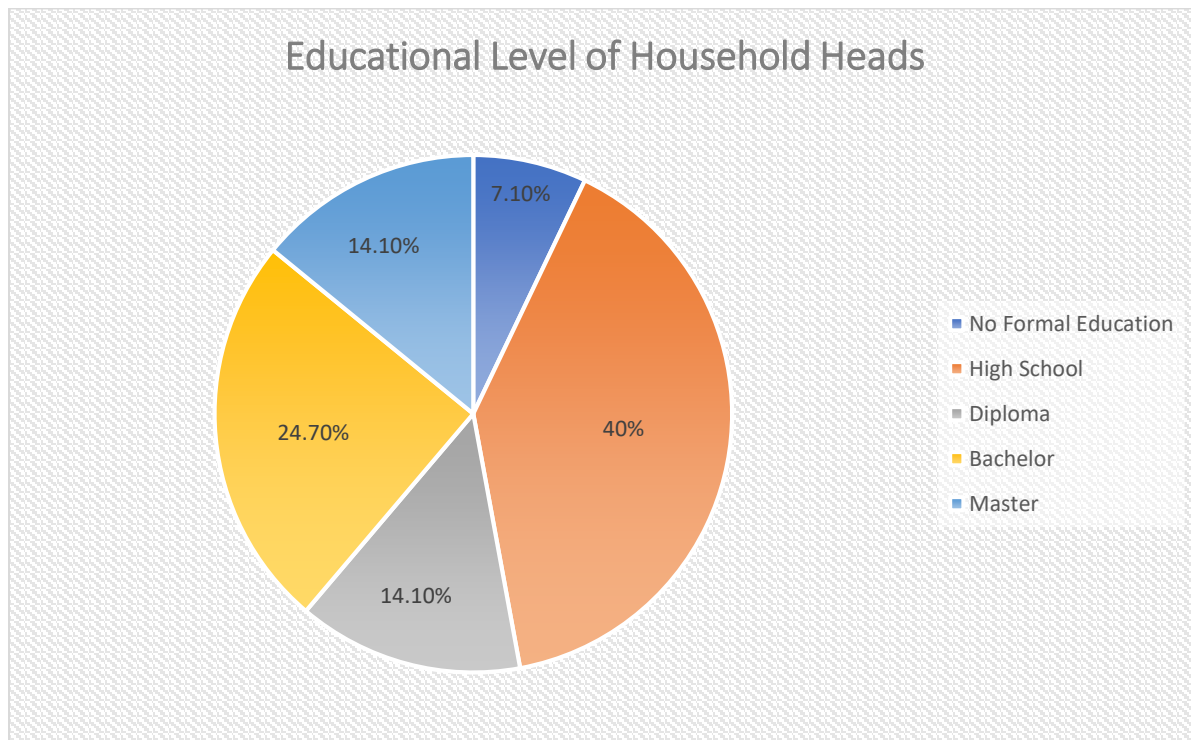
Source: Own field survey, April 2019

Figure 3 also represents the age distribution of the respondents and it shows that twenty-nine (29) of the respondents representing 34.1% were between the ages of 50 – 59 years. This shows that majority of the respondents were above the youthful age. Also, 25.9% of the respondents are between the ages of 40 – 49 years, followed by the ages between 30 – 39 years with a percentage of 22.4%. The ages of 20 – 29 years and 60 years and above had the least number of respondents with 10.6% and 7.1% respectively.

4.2.4 Educational Level of Household Heads

Figure 4 below shows the level of education attained by the respondents.

Figure 4 Educational Level of Household Heads



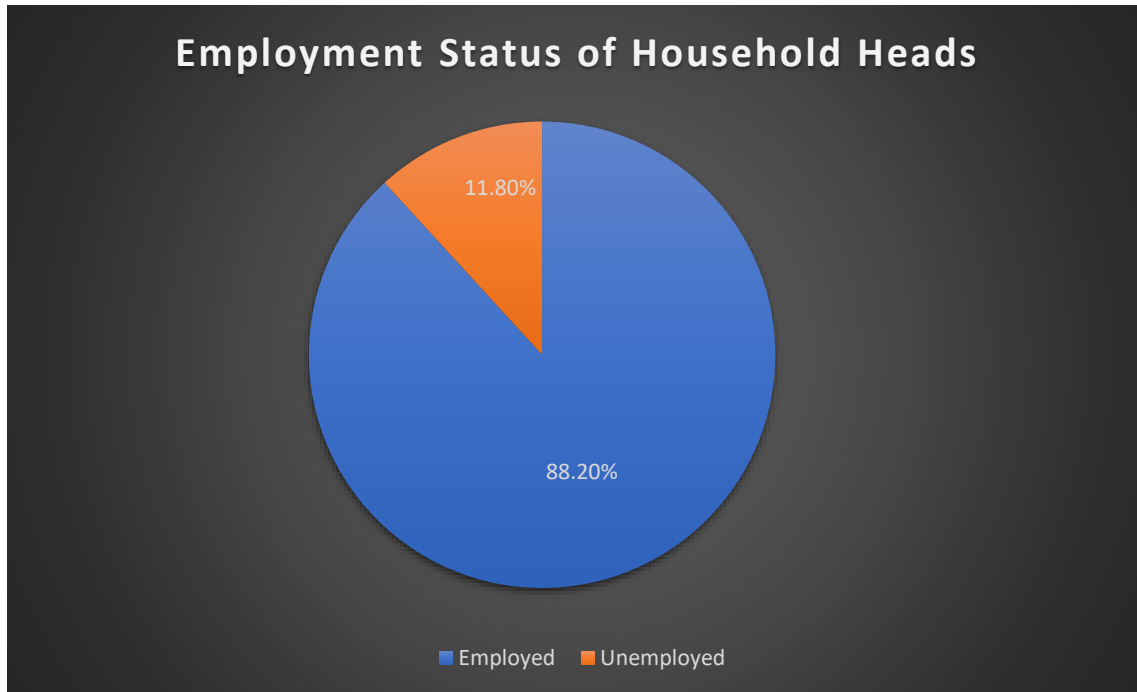
Source: Own field survey, April 2019

Figure 4 above presents the educational level of the respondents. The figure shows that most of the respondents are high school graduates representing 40% of the sample chosen for this study. Also, 24.7% of the respondents had a Bachelor's degree and 14.1% of the respondents had Diploma and the same number of respondents had Master's degrees. 7.1% of the respondents out of the sample chosen for this study had no formal education or had not been to school. The FGD's also revealed that the most dominant level of education among the participants was senior high education.

4.2.5 Employment Status of Household Heads

Figure 5 shows the employment status of household heads.

Figure 5 Employment status of Household Heads



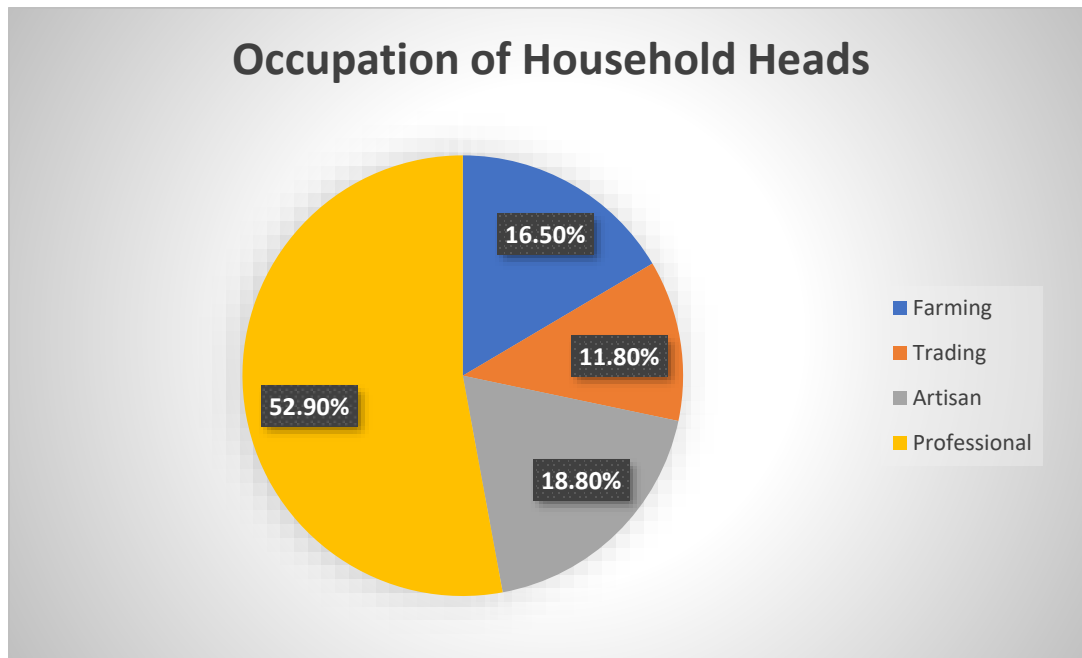
Source: Own field survey, April 2019

Figure 5 above presents the employment status of the respondents. The employment status of the respondents in this study was relevant due to the immense role that employment plays in household heads ability to educate their children. The data indicates that most of the respondents are employed representing 88.2% of the sample chosen for this study whiles 11.8% of the respondents are unemployed.

4.2.6 Occupation of Household Heads

Figure 6 below shows the kind of jobs respondents were engaged.

Figure 6 Occupation of Household Heads



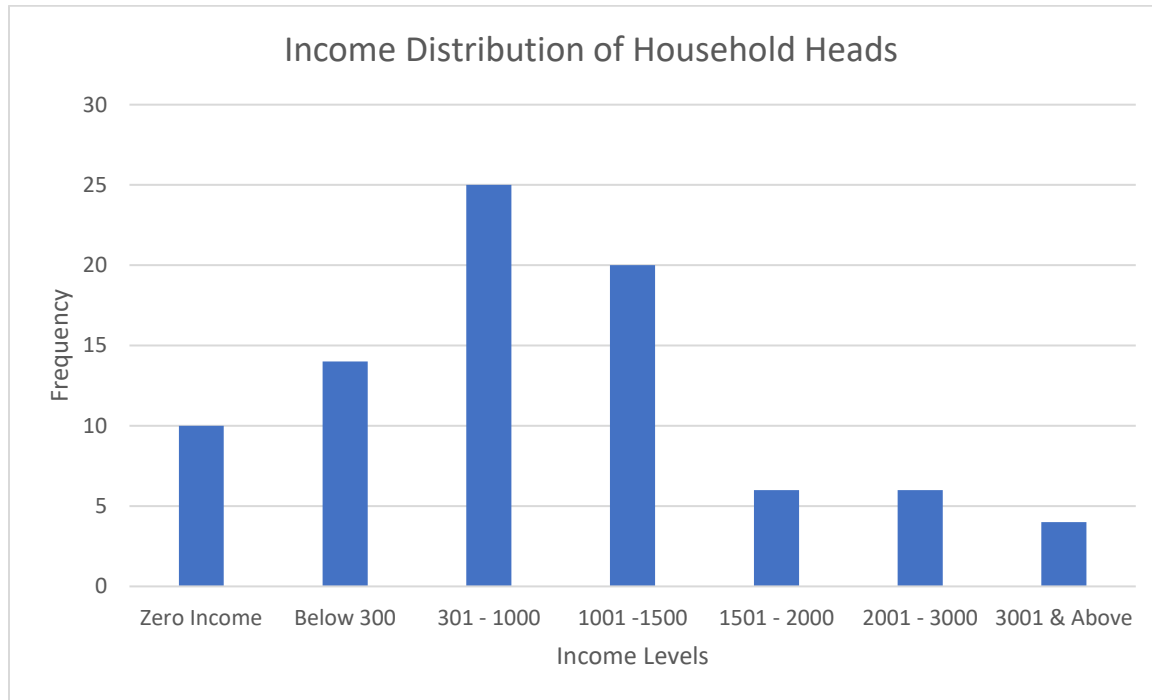
Source: Own field survey, April 2019

Figure 6 above shows the occupation of the respondents in the study area. The data indicates that most of the respondents are engaged in professional jobs representing 52.9% of the sample chosen for this study. Also, 18.8% of the total respondents are artisans and 16.5% of the respondents are into farming activities. Ten (10) of the respondents out of the sample chosen for this study representing 11.8% were engaged in trading. The FGD's also found out that most of the participants were engaged in professional jobs and artisan work. It was discovered that majority of the participants that were engaged in artisan work had gained or acquired their training through the Business Advisory Center (BAC) established in the district.

4.2.7 Income Distribution of Household Heads

Figure 7 below shows the income distribution of respondents for the study.

Figure 7 Income Distribution of Household Heads



Source: Own field survey, April 2019

Figure 7 above presents the monthly income level of the respondents in the study area. According to the study, it was revealed that ten (10) of the total respondents representing 11.8% were out of employment and so had no income. These household heads without income stated that they depended on the income of their wives for survival. 16.5% out of the total respondents had their average income below GH¢ 300.00 while twenty-five (25) of the total respondents representing 29.4% have their income between GH¢ 300.00-GH¢ 1000.00. Also, 23.5%, 7.1%, 7.1% 4.7% of the total respondents have their monthly income between GH¢ 1001-GH¢1500, GH¢1501-GH¢2000, GH¢2001-GH¢3000 and GH¢3001 and above respectively. From the figure above, it can be noticed that majority of the respondents have their income between GH¢ 300.00-GH¢ 1000.00. Considering the standard of living within this community, the data gathered means that,

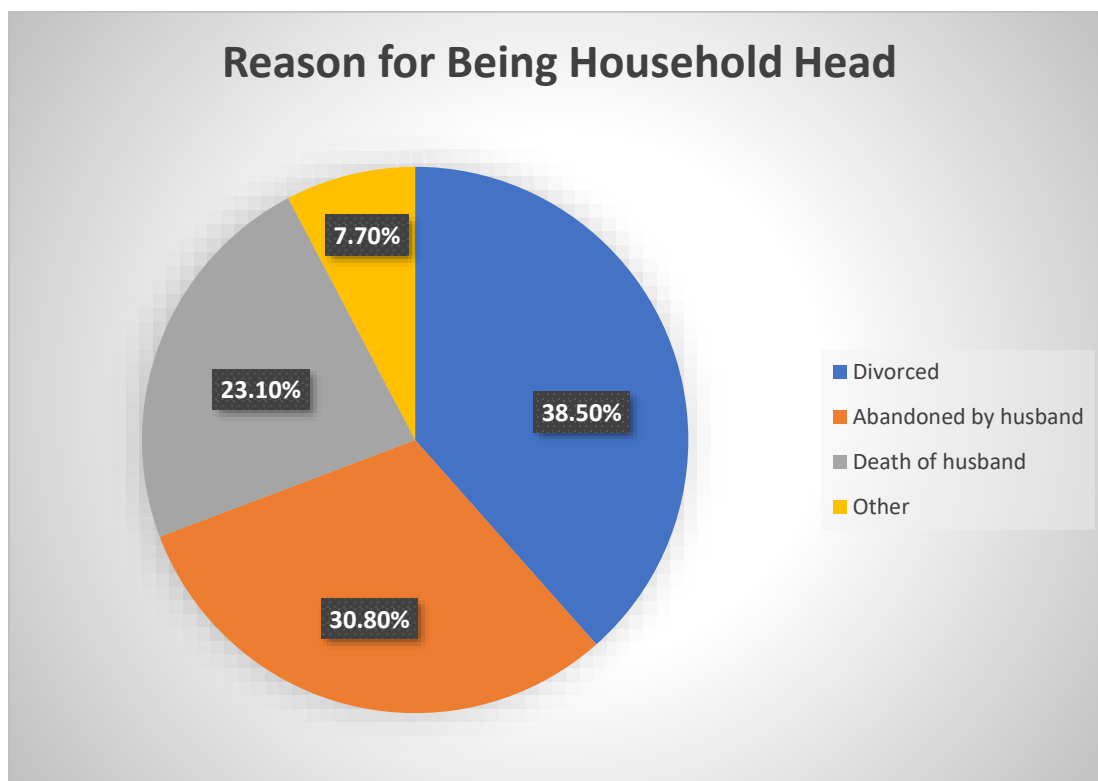
it may be challenging for some household heads to provide basic educational necessities and other needs of their children if the husband or wife is unemployed.

4.3 Women Headed Households

4.3.1 Reason for the Woman being Household Head

Figure 8 below shows the reasons why some of the households were headed by females.

Figure 8 Reason for being Household head (For Female Household Heads)



Source: Own field survey, April 2019

Figure 8 above presents the reason for mothers being household heads of the family in the study area. The reasons for the mother being the household head of this study was relevant due to the fact some men leave the upbringing of the children to only the mother. With this reason, the research sought to find out the main reason for the mother becoming the household head and not the father.

According to the thirteen (13) respondents who answered this question for the study, it was revealed that five (5) of the respondents representing 38.5% said they were the household heads because they were divorced. Four (4) of the respondents representing 30.8% also indicated the abandonment of the children by their husbands. Three (3) of the respondents representing 23.1% also indicated that they are the household heads due the death of their husbands. However, one (1) of the respondents representing 7.7% indicated other reasons for being the household head. She stated that she was the household head because the husband was living abroad and so she has no option to assume the position as the head of the family. With regards to those who were divorced, the researcher asked the women if their ex-husbands were taking responsibility of their child/children. 3 out of the 5 divorced women said yes, their ex-husbands were still taking their responsibilities as fathers of their children by giving them money on monthly basis for the children's upkeep while the remaining 2 said no and that the upkeep of the children has become their sole responsibility and their ex-husbands have shown no concern for them.

4.3.2 Response to the question: Is the Mother of the Child/Children Alive?

Table 2 below presents response given by male household heads on whether their wives were alive or not.

Table 2 Is the Mother of Child/Children Alive (For Male Household Heads)

Mother Alive		Frequency	Percent
Valid	Yes	61	71.8
	No	11	12.9
	Total	72	84.7

Missing	System	13	15.3
Total		85	100.0

Source: Own field survey, April 2019

Table 2 above shows the existence of the mother of the respondent's children. The existence of the mother of the respondent's child or children in this study was relevant due to the significant role mothers' play in providing education for children as well as their upbringing in the family. From the table, majority of the male respondents indicated "yes" which means the mothers of the children are alive and contributing to the upbringing of the children which represent 71.8% while 12.9% of the male respondents indicated "no" which meant the mothers of the children are not alive. The remaining 13 respondents shown as missing are in reference to female household heads.

4.3.3 Employment Status of Mother of Child/Children

Table 3 below gives information on the employment status of the wives of male headed households.

Table 3 Employment Status of Mother of Child/Children (For Male Household Heads)

Employment status of mother		Frequency	Percent
Valid	Yes	41	48.2
	No	20	23.5
	Total	61	71.8
Missing	System	24	28.2

Total	85	100.0
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Source: Own field survey, April 2019

Table 3 above presents the employment status of the mother of the respondent's children in the family. From the data 48.2% of the male respondents responded "Yes" indicating that the mothers are employed and are contributing to the upbringing of the children while 23.5% of the male respondents indicated "No" meaning mothers are not employed. The missing respondents of 24 comprise of the 11 mothers who are not alive and 13 female household heads. With regards to the 41 mothers that were employed, the researcher asked further to know the kind of jobs they were engaged in. Out of the 41 employed mothers, 19 of them were teachers, police officers, a banker, an accountant, secretaries/receptionists, a caterer, nurses and a cashier. 4 of them were seamstresses while 12 of them were market women. The remaining 6 women were into beads designing and soap making who confirmed that they had learned this job through the district's Business Advisory Center (BAC).

4.3.4 Income Levels of Mother of Child/Children

Table 4 shows the income levels of the wives of male headed households.

Table 4 Income of Mother of Child/Children (For Male Household Heads)

Monthly Income of mother		Frequency	Percent
Valid	Below 300	7	8.2
	300 - 1000	25	29.4
	1001 - 1500	7	8.2

	1501 - 2000	2	2.4
	Total	41	48.2
Missing	System	44	51.8
Total		85	100.0

Source: Own field survey, April 2019

Table 4 above presents the monthly income level of the mother of the respondents in the study area. According to the study, it was revealed that seven (7) of the respondents representing 17.1% said mothers have their average income below GH¢ 300.00. Also, twenty-five (25) of the respondents representing 61% said mothers have their average income between GH¢ 300.00-GH¢ 1000.00. And lastly, 17.1%, and 4.9%, of the respondents said mothers have their monthly income between GH¢ 1001-GH¢1500, and GH¢1501-GH¢2000 respectively. From the data above, majority of the mothers of the respondents have their income above GH¢300.00. This means that, mothers within the family can support the household heads in providing the basic educational and other needs of the children. The missing respondents of 44 is made up of the 11 mothers who are not alive, 20 mothers unemployed and the 13 female household heads.

4.4 Education

This section provides information level of education of children of respondents, number of dropouts in respondents' house hold, reason for their dropout and respondents' support for girl child education.

4.4.1 Level of education of children in Households

Table 5 below shows the level of education attained by children in respondents' household.

Table 5 Level of Education of Children in Households

Child/Children's Level of Education		Frequency	Percent
Valid	Preschool	10	11.8
	Primary	29	34.1
	Junior High School	19	22.4
	Senior High School	18	21.2
	Tertiary – Still in University	4	4.7
	Graduated from University	5	5.9
Total		85	100.0

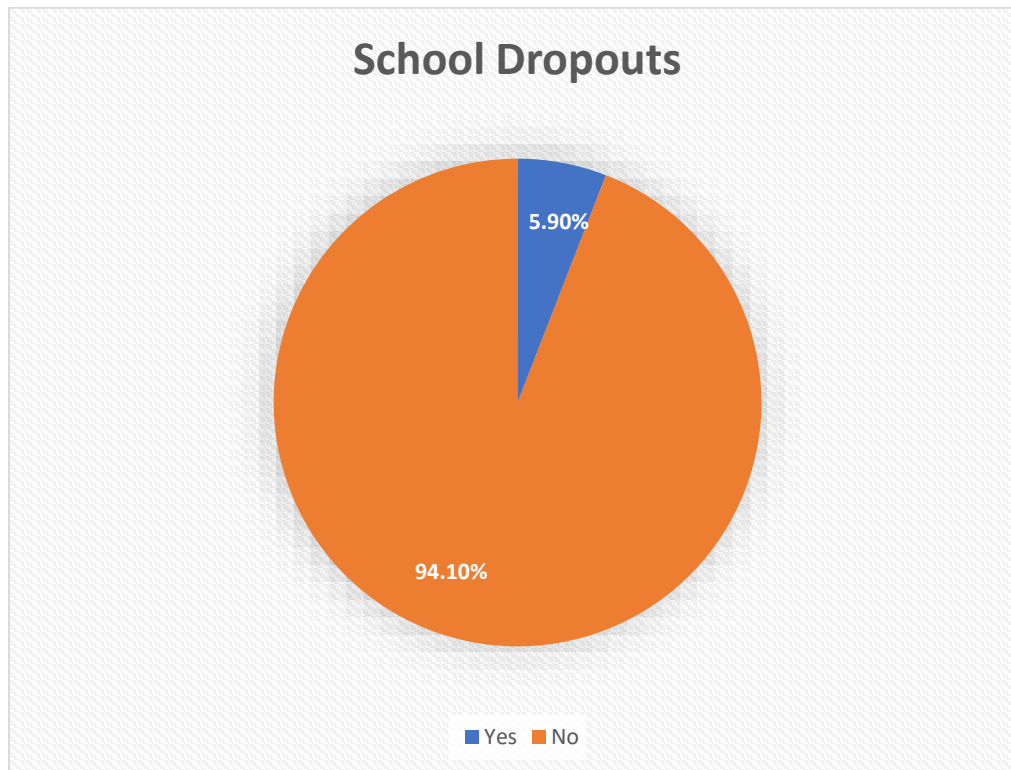
Source: Own field survey, April 2019

Table 5 above shows the educational level attained by children within the households that were selected randomly for the study. From the table ten (10) of the respondents had their children in Preschool (Kindergarten), twenty-nine (29) had their children in Primary school, nineteen (19) had their children in Junior High School, eighteen (18) in Senior High School, four (4) in the tertiary institutions and five (5) were university graduates. 3 out of the 5 university graduates were males with one working with a rural bank in the district and the other two were a secondary school economics teacher and an accountant respectively. The remaining 2 university graduates were females who were waiting for their compulsory one-year national service postings to be released. The 4 tertiary students had one pursuing higher national diploma in operations and supply chain who was a male and the other three were all girls in the university pursuing bachelor's degree in nursing, sociology and chemical engineering.

4.4.2 School Dropouts in Households

Figure 9 below shows the percentage of children who had dropout of school in the sample household.

Figure 9 School Dropouts Rate



Source: Own field survey, April 2019

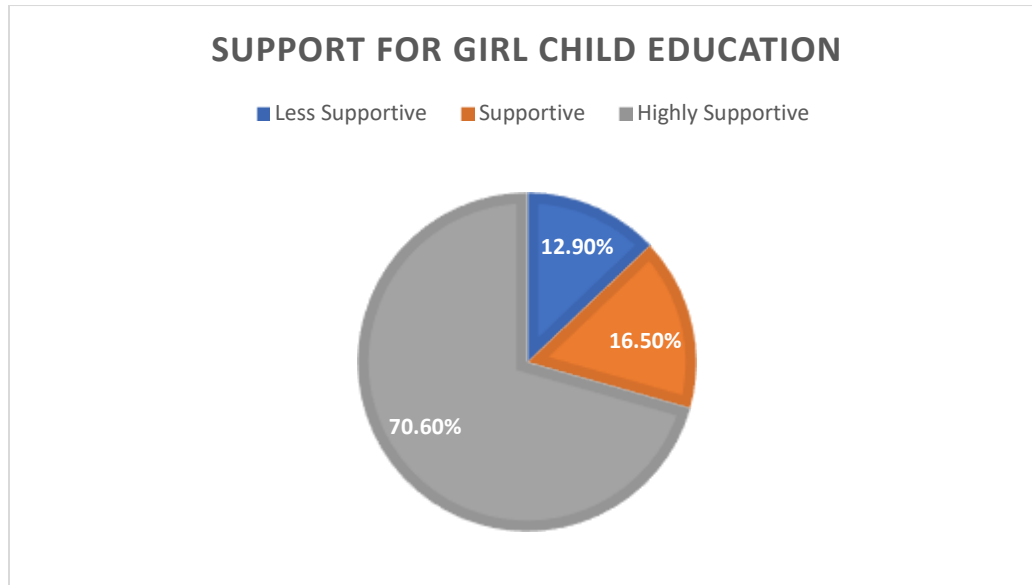
Figure 9 above presents information on the school dropout rate among the household of the people of Ada East. The researcher seeks to find out whether children within the district dropout from school and if so what is the reason for the dropout. The data showed that, eighty (80) out of the total respondents representing 94.1% indicated that there was no dropout in their household whiles five (5) of the total respondents representing 5.9% indicated that they had dropouts in their household. This shows the rate of school dropout within the district is very low, meaning that majority of the children are receiving education. Out of the 5 children who had dropped out of school 2 of them were females and the reason for them being dropouts was due to teenage

pregnancy. The researcher probed further to know the level of education they had attained before they dropped out of school. The first girl parents stated that she had dropped out of school in her second year of junior high school and the other girl parents also mentioned that their daughter got pregnant after her Basic Education Certificate Examination (B.E.C.E) meaning that she completed junior high school and due to pregnancy, she did not continue her education. The remaining 3 dropouts were males and 2 had dropped out due to financial constraints in the family while 1 had dropped out to help his father on his cocoa plantation farm. This was to help his father earn enough to be able to take care of the educational expenses of his elder sister who was in her final year at the university. The other 2 boys who had dropped out of school because of financial constraints had completed junior high school but their parents said they could not send them to senior high school. The researcher questioned their decision stating that government had introduced free senior high school education so why they are making financial constraints hinder their children's opportunity to get high school education. One of the parents responded that *“even though senior high school education is free, it is only school fees that we are not going to pay, but we have to provide food, clothing and buy books for our children and we do not have that kind of money that is why they are still at home. It is not intentional because we know the worth of education”*.

4.4.3 Support for Girl child education

Figure 10 below shows respondents opinions on girl child education when they were asked if they supported education for girls.

Figure 10 Girl Child Education



Source: Own field survey, April 2019

Figure 10 above presents information on whether respondents support girl's child education. It was revealed from the study that sixty (60) of the total respondents representing 70.6% indicated they are highly supportive of girl child education while fourteen (14) out of the total respondents representing 16.5% indicated that are supportive of girl child education. However, eleven (11) of the total respondents representing 12.9% indicated less supportive for girl child education. Out of the 11 respondents who were less supportive of the girl child education 2 of them were apparently the parents of the girls who had dropped out of school due to teenage pregnancy. The researcher asked why they were less supportive of girls education one of the girl's father responded that "*what is the point in taking my daughter to school if she will go to school and get pregnant rather than concentrating on her education then I better let her stay at home and save my hard earned money*

to provide her with study materials which will be useless in the end". The researcher also noted that most of the respondents who were less supportive of girl education were people who had not received any formal education and their income levels were quite low and even those who had received some form of formal education was up to primary school level. Girl child education is one of the most contested issues in Ghana and even across Africa. Educating women is very important not just for Ghana, but every country especially developing ones. Girl child education is essential for poverty eradication. Dr. Kwegyir-Aggrey once said, *"If you educate a man, you educate an individual but if you educate a woman, you educate a whole nation."* Based on this reasoning of Dr. Kwegyir-Aggrey it can be inferred that educating a woman has a great impact on poverty reduction as women are able to share the huge burden of suppressing poverty. It is with this thought of women education in mind that the researcher sought to find out how supportive respondents are to the education of the girl child. It can be concluded from the above data that majority of the respondents are supportive of girl child education which is very impressive of the district.

4.5 Impact of Poverty on Education

This section provides information on respondents' view on how poverty affects the education of their children.

4.5.1 Response to the question: Is poverty affecting the education of your child/children?

Table 6 below shows respondents' response or answer when the researcher asked if poverty was affecting the education of the children in their household.

Table 6 Is poverty affecting education of your child/children?

Poverty affects Education of Child		Frequency	Percent
Valid	Yes	85	100.0

Source: Own field survey, April 2019

The respondents unanimously agreed that poverty affects the education of their kids as shown in the Table 6 above. The table shows that eighty-five (85) of the respondents representing 100% which is the sample for the study agreed that poverty affect their children.

Respondents were asked a follow up question on how poverty affect the education of their children. Most of the respondents indicated that when the standard of living of the house is not good, it affects the education of the child as the child will not get the needed items to attend school even if the fees are free. There are other items the child will need to help him/her have good quality education. Therefore, if the child does not get such items, they will just be stranded in the educational journey. A respondent indicated that *“even if it is free, I don’t have the money to buy books for my child, so it is better for that child to learn a trade rather than getting formal education”*.

4.5.2 Response to the question: Is poverty affecting your household?

Table 7 below presents respondents’ answers when they were asked if poverty was affecting their household.

Table 7 Is poverty affecting your household?

Poverty affect Household	Frequency	Percent
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Valid	Yes	85	100.0
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Source: Own field survey, April 2019

The respondents again unanimously stated that poverty affects household from table 7 above. A respondent stated that if there is no money to run the house, it becomes difficult to provide meals three times daily or even twice daily. A single mother (one of the divorced women) indicated that poverty really affect the household stating that *“if there is no money in the house and the father of the child does not send her money for their upkeep, it becomes very difficult to feed on the little money in the house therefore, the house will have to feed on debt, in this way we cannot even eat healthy”*.

4.5.3 Response to the question: Is there a connection between education level and poverty reduction?

Table 8 below shows respondents’ response when they were asked if they see any connection or links between education and poverty reduction.

Table 8 Is there a connection between education level and poverty reduction?

Connection between education and poverty reduction		Frequency	Percent
Valid	Yes	78	91.8
	No	7	8.2
	Total	85	100.0

Source: Own field survey, April 2019

Table 8 indicates the response from respondents about the connection between education level and poverty reduction. Seventy-eight (78) of the respondents representing 91.8% indicated that education level has a connection with poverty reduction while seven (7) of the respondents representing 8.2% indicated no that they do not really see the connection between education and poverty reduction. The FGD's similarly had participants who did not see the connection between education level and poverty reduction and vice versa. Participants who agreed that there is a significant connection between educational level and poverty reduction indicated that educated individuals are able to blend what they learn in school with other skills and which makes them versatile and successful and added that an uneducated person may become successful, but the rate of his progress maybe relatively slow compared to an educated person. Participants who did not see the links between education and poverty level were of the view that it doesn't matter if a person is educated or not because one can escape poverty through hard work and determination.

4.6 The Importance of Education in Ghana

“Education they say is the backbone of every economy or any country. This is to say that every child of school going age is supposed to get some form of proper education to offer them an opportunity to move out of poverty, so I think education is important” a headmaster stated. This shows how important education is for our country. Most of the respondents in this study agreed that education is very important and must be taken seriously in this country. The headmaster further stated that, the importance of education is great and as evidence we could judge and make a connection to how the current government is doing everything possible to make education from the basic level to the senior high school level free and compulsory. *“The essence of the free S.H.S to the government is to ensure that all Ghanaian children gets the opportunity to go to school”*,

therefore, he thinks that the government has focused in ensuring that everybody will have access to quality and free education.

“I think education is really important when you are trying to talk about development and progression of a particular society because when people are educated what happens is that since they are educated they are enlightened and so they can take prudent decisions which will help curb their life in the right direction” the local assembly chairman for the district stated. Another respondent (Headmistress) added that education is important because *“with the era we are living in if you are not educated, it’s very difficult for you to progress”*.

She further explained that there are certain things around us that without being educated you can’t be able to use them, undertake or operate. For example: mobile phones, there are certain functions that people may not really know because they are not all that educated, so they know just the basic ones. Day-in-day-out things are changing, and the world is growing fast in terms of technology. *“Therefore, when it comes to education it plays a huge role in an individual’s life and not just progressing”* she added. A teacher also added that, education shapes our thoughts and attitudes. This is because at times people who are not educated behave differently from those that are educated, and you are able to make clear distinction that most often individuals who are civilized have attained some form of education.

The Sub-chief also indicated that education is important in the sense that *“if there are educated people around and sharing views you may have an idea, but you cannot express your views well”* and concurred that education brings about civilization and enlightens people on so many things. He further stated that *“It makes people know what is right, what is wrong, what is to be done and the impact of certain things that are done in our community and solutions to a lot of problems”*.

A teacher also mentioned that with his 22 years of teaching experience, we can never talk of poverty reduction and better living standards for a country's population without ensuring that citizens are properly educated. To him, *"the power of education in poverty reduction and improved livelihood cannot be overlooked"*.

Regardless of respondents support for education and its significant impact on poverty reduction, they also had some concerns. The local assembly chairman for the district with other respondents (the headmaster, a female teacher and the headmistress) commended the current government for the introduction of the free S.H.S policy but they however expressed their sentiments that *"the free S.H.S policy is good and of great importance to the country but for them, the education should not just be about the quantity, but the quality must be considered, and so the government must do their best to improve on the educational system and ensure its quality"*.

Respondents were also asked about their views on the best form of education for our country. The headmistress said that *"formal educational system is the best at reducing poverty because looking at the educational system, things that we thought were informal are now being taught in school for example, how a child should dress, how to speak, etc. Since all these things are being inculcated into the formal educational system then why don't we opt for it?"*. The local assembly chairman for the district also suggested that *"if we are to focus more on the vocational and technical aspects of our education system, it will help reduce poverty and added that graduates can complete school and since they have technical and vocational skills, they can team up and establish a business of their own"*. The headmaster also stated that, *"I think the formal education can do but we should also look at the holistic development of the individual to create job and not to rely solely on government for jobs"*. He further emphasized that individual who receives formal education gets

both theoretical and practical aspect of their field of study so in his opinion formal education is important for poverty reduction.

4.7 Jobs and Education in Ghana

Without a shred of doubt every individual strive to acquire education to broaden their horizon as well as increase their possibility of securing a good job to improve their living standards. As described by Jaiyeoba (2009), education is an investment that has the potential of reaping great rewards with some externalities. Judging from Jaiyeoba's ideology, if this expectation is not met after acquiring education then it is a problem. Putting this in the context of Ghana, although the connection between education and poverty reduction is clearly established, the situation on the ground looks different considering the high level of graduate unemployment in the country now.

Respondents were asked on how education is bridging the gap in poverty levels within the district with respect to employment after school. The headmaster stated, *"In as much as we are trying to get a lot of people educated to have meaningful employment and reduce the poverty levels, you could see that the jobs are not available for the graduates after school"*. The local assembly chairman for the district also indicated that we cannot dispute the fact that citizens needs education for better livelihood but the rate of graduate unemployment in the country now is disheartening. He explained that looking at the number of students that graduate from tertiary institutions in a year providing jobs for such a large number each year is impossible because there are no jobs readily available to absorb them.

The sub-chief agreed to that fact that there is high graduate unemployment but he stated that *"through education individuals acquire knowledge and skills and such skills could be used in other forms such as setting up own small scale business rather than all depending on government for*

jobs; in this way then we see the real benefit of the education you acquired as an individual, he added”.

It is interesting to note that even though the situation is troubling, respondents did not dispute governments efforts in curbing the graduate unemployment situation in the country. The headmistress and a female teacher for instance commended the government for the introduction of the Nation Builders Corps (NABCO) and Youth Employment Agency (YEA) programs. The program is focused on improving public service delivery in health, education, agriculture, technology, governance and drive revenue mobilization and collection. With respect to unemployment, the program is aimed at offering temporary employment and further improving the skills and employability of graduates. Since the inception of the program in 2017 it has employed about 100, 000 individuals into the educational sector, health sector and agricultural sector (Ghana Statistical Service, 2018). The YEA was also established with the aim of empowering young people to contribute to the socio-economic and sustainable development of Ghana. The YEA program aims at supporting the youth between the ages of 15 to 35 through skills training and internship modules to transit from a situation of unemployment to that of employment. The policy specifically dwells on entrepreneurial education with the primary aim to help individuals to become self-employed by offering training on vocational courses. The program was ranked by BBC as the best Youth Employment Program in Africa in 2011 and as of 2019 the program had enrolled 900,000 youth (Ghana Statistical Service, 2018).

4.8 Government policies on poverty reduction with regards to education

With regards to policies and programmes initiated by government to help in poverty reduction, one important center the researcher discovered in this study during the interview section with the local assembly chairman for the district who is also an active member in the Ada East District

Planning Committee was the Business Advisory Center (BAC) which is an initiative by the government geared towards poverty reduction in the district. He explained that the Business Advisory Center's main focus is to ensure that micro and small enterprises within the district have access to high quality, affordable and accessible business support services through the provision of client-focused quality programmes, supported by superior customer service and building strong relationships with stakeholders. He stated that, BAC's has two major long-term goals which are; first, to reduce poverty in the district most especially among the rural dwellers and the second long-term goal is to improve living conditions and increase the income of women and vulnerable groups through self and wage employment. He further stated that the core objectives of BAC in the district is to; Increase the number of rural micro and small enterprises that generate profit, enhance micro and small enterprises growth and finally enhance and increase employment opportunities in the district.

Looking at the explanation given to researcher on the potentials of the Business Advisory Center, the researcher probed further and asked the local assembly chairman if there were any specific strategic plans for this initiative to achieve its purpose of poverty reduction and development enhancement in the district. He responded affirmatively and said the overall strategy to the districts development through the center has been to strengthen micro and small enterprises competence and capacity to operate effectively and efficiently, promote entrepreneurship through business development services encourage artisans to form strong association to enable them to qualify for financial and non-financial support. He added that, the Business Advisory Center has been of tremendous help to the district as it has over the years supported and trained over thousands of individuals in various fields like Business Management, Marketing seminars, Record Keeping,

Fish processing, Salt processing, Bee keeping, Beads Designing, Hand Embroidery, Soap Making, Bags and Purse making, Batik tie and dye, Vegetable processing, Beauty Care etc.

CHAPTER FIVE

DISCUSSIONS AND ANALYSIS

5.0 Introduction

This chapter aims to look at the significant impact and role of education on poverty reduction. The section will discuss and analyze indigenes perception on education, the relationship between household heads income and level of education on children's level of education, policy actors' contribution in education, connection between education and poverty and quality education.

5.1 Indigenes of Ada East District Perceptions on Education

The indigenes of Ada East district recognize education as an important or necessary tool for poverty reduction. The study found out that 91.8 percent of indigenes (household heads) hold education in high esteem and agrees that an educated population is a prerequisite for having a developed country free from poverty or with minimal poverty levels. According to Pelinescu (2015), for a country to develop and reduce poverty among the population, investment in education and human capital is of great essence. Most of the respondents emphasized that education is of utmost importance for an individual's growth and self-development and that, it is due to the valuable benefits of education that is why the current government is putting in much effort to ensure education from the basic level to the senior high school level is free and compulsory for all citizens who has attained or reached school going age. According to the human capital theory, education plays a significant role in increasing the level of cognitive stock of economically productive human capability which substantially serves as an input of innate abilities and investments in human beings. Literature suggests that the levels of economic growth and development in a country positively correlates with the educational level of its population (Oxaal, 1997). The essence of this initiative of free education from basic to senior high school level to the

government is to ensure that all Ghanaian children gets equal opportunity and access to education. As stated by President Clinton on International Literacy Day, 8th September 1994 “*education or literacy is not a luxury; it is a right and a responsibility. If our world is to meet the challenges of the twenty-first century we must harness the energy and creativity of all our citizens*”. It is obvious that education is widely recognized as a gateway to poverty reduction and development as several studies have documented the existence of returns in the labor market to investments in education (Goldin, 2016).

5.2 Household heads level of education and income on children’s education

Considering the benefits of investments in education, it is important to identify the factors underlying household decisions regarding the education of children. The study found out that there was a relationship between the level of education and income of household heads and educating their children. So, the educational level and income of parents influenced their decision to educate their children. As Glick & Sahn (2000) posits, low levels of human capital are widely considered to be a major impediment to economic growth and the reduction of poverty. They further reiterate that, educational level as well as income of parents has been found in many studies to be one of the most important determinants of child schooling. The findings of this study confirm Glick & Sahn’s observation. Most of the household heads were employed and had incomes which were sufficient enough to take care of their household and hence influenced their decision to educate their children. This accounts for the low rate of dropout’s children within the community shown by the study. Furthermore, the study found out that most household heads had attained some level of education and even if the household head had no level of education, either of them (i.e parent; mother or father) had some level of education and so the parents knew the relevance of education in the lives of their children.

5.3 Policy actors' contribution to education and poverty reduction

The study discovered that policy actors' have made immense contribution to education and poverty reduction in the country. The undying dedication, petition and advocacy for free education by policy actors is a great step of contribution to poverty reduction. Furthermore, the push by policy actors for a change in the educational curriculum which has now placed much focus on entrepreneurial education in tertiary institutions although recently considered, has a great potential of reducing poverty levels within the country in the long run. Literature shows that entrepreneurship education is important to the development of human resources, impartation of appropriate skills, knowledge and attitude. Thus, entrepreneurship education is the basis for transformation, industrialization and a high way to global knowledge economy which can translate into national transformation and development and unemployment reduction (Agi & Yellowe, 2013). Most of the respondents agreed and confirmed that the efforts by policy actors are really contributing to poverty reduction and the educational sector in various forms. The respondents indicated that their contribution has not only been focused on formal education but also on informal education. Some of the respondents stated that since it's not everyone who can cope or go through formal education regardless of it being free, policy actors have structured other informal forms of education and trainings for individuals who cannot attain formal education through the establishment of the Business Advisory Centre (BAC) to equip them with handiworks such as learning some form of apprenticeship jobs which in turn provide them with skills and jobs to help them make a living and improve their living standards. According to Coombs & Ahmed (1974) informal education greatly improves and builds up an individual's skills and capabilities as it is mainly focused on equipping people with vocational training skills and knowledge to make them self-dependent and more productive in society.

5.4 The Connection Between Education and Poverty

When we look at the human capital theory and capabilities approach by Becker (1962) and Schultz (1961) and Amartya Sen (2000) respectively, we can see how both theories establish the nexus between education and poverty. The human capital theory argues that education provides individuals with the relevant skills and knowledge that can be transformed into increased productivity and subsequently increase earning potentials of people and economic growth at large. Almost all respondents that were engaged in this study agrees that education can provide better job opportunities for the educated which increases the persons chances of getting out of poverty. As reported by United Nations Educational, Scientific and Cultural Organization (UNESCO, 2012) the higher one's level of education the higher his/her wages. Hence, a well-educated person's probability of being poor is reduced with a greater chance of getting employed with high income. That notwithstanding, respondents also acknowledged the fact that there is job scarcity within the country even though the mantra of the country has always been that education is the key to a successful future. Most participants mentioned corruption as one of the problems of the job scarcity aside the slow creation of jobs on the part of government. They explained that people in high positions tend to offer jobs to their immediate relatives or close relations who may not even be qualified for the job instead of genuinely qualified individuals thus putting square pegs in round holes. The capability approach also recognizes or view education as an opportunity, a right and a gateway for improving one's life. Sen's capability approach projects poverty as a capability deprivation because it reduces one's ability to give value to themselves or life. Hence, the approach considers education to be valuable for one's self development and as such should be provided to all without any limitations. Most of the participants for this study saw the value of education and a teacher even said that education will groom the children we are teaching today for a better future for the country. Putting respondents' views on education into context, their perspectives are in line

with the two theories and this indicates that they recognize the value and benefits of education for themselves and their children's self-development.

5.5 Quality Education

For education to be a useful tool in the poverty reduction discourse, the quality delivered should be prioritized to achieve a meaningful result (Mihai, 2015). Although the concept of "quality of education" has become a central issue and hard to find a concrete definition, it is often used in a matter-of-fact way and expanded to include but not limited to teaching materials, good infrastructure, relevant curriculum, limited class size, qualified teachers and conducive learning environment. However, Bergmann (1996) has categorized quality of education into four aspects; *value*, *output*, *process* and *input* which is very useful when discussing quality education hence I will be using his categorization in my discussion on quality education.

To begin with, *value quality of education* is the degree to which the overall goals of the education system relate to a society's dominant value system (Bergmann, 1996). Thus, the value is the quality of the overall goals and objectives of education. For instance, if a country's goal is to ensure that every child of school going age gets equal opportunity to attend school, then the objective of that country would be targeted at high enrolment rates in schools. Putting it in the context of Ghana, statistics have shown that enrollment rates in schools have significantly increased since the introduction of free education from the basic to senior high school level. This means that a greater part of the population is being educated but this however does not guarantee the delivery of quality education even though the quantity has improved.

The next category is output. The *output quality of education* is explained with regards to the quality of student achievement. "*It is the amount and the degree of perfection of learning according to the*

various levels of intellectual achievement, from recall to application and creative innovation” (Bergmann, 1996). A related example is a student performance on a national examination. In Ghana for example, we have two national examinations; Basic Education Certificate Examination (B.E.C.E) and West African Senior School Certificate (WASSCE) that final year students of junior and senior high school levels must take and pass before they can progress to senior high school and tertiary levels respectively. Obtaining good results from this examination according to most respondents particularly the teachers, head master and headmistress shows some form of quality in the educational system. Hence, we can say or suggest that the quality of education can be measured based on the performance of students on the national examination.

The third category of quality education is *process quality* which refers to the quality of the teacher-student ratio; that is the quality of interaction between teachers and students in the teaching and learning process (Bergmann, 1996). This involves the use of suitable teaching methods so that pupils' opportunities to learn are enhanced or achieved. Bergmann explains that when the classroom setting is conducive and supports this quality of interaction between teachers and students, then teachers tend to have full control over the lesson content or curriculum and with the availability of the basic materials needed for students' activities and exercises there will be a calm and orderly learning environment to ensure error-free and relevant teaching content in schools. The quality of the curriculum, the content, method of delivery and the way it is implemented are key determinants for quality of the teaching and learning process. To have a good implementation of the curriculum and be assured of its quality, Bergmann suggests that, the availability of teaching and learning materials, the working conditions and the pedagogical skills of the teachers should be given much attention (Bergmann, 1996). During the key informant interview section, respondents stated that because of the free education now the schools are getting crowded with more students

but the facilities available do not match the increasing number of students being enrolled and this is affecting the quality of education. The headmistress however, emphasized that it is in view of this that government has introduced the Double Track System in the Senior High School level. The Double Track System has been grouped into two batches; Gold and Green Track respectively. The Green Track are the first set of students who would attend school for a semester and after they have vacated per the schedule on the academic calendar then the Gold Track students would also attend their semester on the same academic calendar schedule. The Double Track System has basically divided students into batches such that all Ghanaians would have access to senior high education and more so to reduce the pressure on teachers and ensure the teaching and learning environment are conducive and accommodating for both teachers and students to achieve the utmost goal of delivering quality education.

The last category of Bergmann's quality education is *input quality*. Bergmann divides input quality into pedagogical and physical quality. Pedagogical quality is the degree to which inputs conform to professional standards for teacher competence, textbooks, teacher's guides and audio-visual materials, whereas physical quality refers to technical standards for the hardware (Bergmann, 1996). This suggests that input quality is concerned with human resources and material resources, and for the country to achieve the goal of delivering quality education the knowledge base of teachers and teaching materials plays a significant role. It means that the schools should be staffed with qualified and competent teachers who understands the value of education and content of the Ghanaian curriculum. The headmaster and other teachers confirmed that in terms of engaging the services of qualified teachers it has not really been a problem because it is the government who employ teachers and post them to various schools within the country and these teachers are posted based on the qualified and trained teachers lists the Ministry of Education obtain from all the

Teacher Training Colleges. Thus, the competence of the human resource (teachers) base for schools to deliver quality education is ensured. However, they emphasized that it is the learning materials which gets challenging as they are sometimes not enough for all students at a sitting or they sometimes do not have the learning materials at all and that affect the teaching and learning process.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 Conclusion

Education remains a key factor in the poverty reduction and development process. The purpose of the study was to examine the relationship between poverty and education and assess how education can be used as a tool for poverty reduction.

The study found out that 91.8 percent of respondents perceived the role of education as important for poverty reduction and development. Respondents hold education in high esteem and agrees that an educated population is a prerequisite for having a developed country free from poverty or with minimal poverty levels. Most of the respondents emphasized that education is of utmost importance for an individual's growth and self-development. These are valuable thoughts of education displayed by respondents which and this addresses the first research question on the extent to which indigenes of Ada East District perceive education as a major component for poverty reduction.

Also, to examine if there is a relationship between parents educational and income levels and influence on educating their children, the study found out that most respondents answered affirmatively that their income and educational level had a great influence in their decision to sending their children to school. The study showed that 88.2% of the household heads were employed and the most dominant income group levels on monthly basis was within the range of GH¢ 300.00-GH¢ 1000.00. In addition, it was discovered from the study that most over 80% of the respondents had received formal education at least up to senior high school level and people with professional jobs were 52.9% demonstrating that most people have received formal education. This finding of the study explains why the dropout rate in the district stood at 5.9%

which gives the impression that a lot of children are receiving formal education. This however shows the relationship between the educational and income level of parents and how it influences their decision in educating their children which helps to answer the second research question.

Furthermore, the study shows that policy actors have made significant contribution to the educational system to help improve teaching and learning in the locality which has had a great impact on poverty reduction. Respondents agreed that the government is doing its possible best to enrich the education system and reduce poverty with the introduction of social intervention programs to absorb graduates such as the Nation Builders Corps (NABCO) and Youth Employment Agency (YEA) as well as the establishment of the Business Advisory Center. All these policies are geared towards increasing the earning potentials of people and enhance their personal growth and development to lift them out of poverty. The study noted that strategic plans have been put in place to ensure the successful implementation of the programmes by policy actors which is a commendable effort by all involved actors. This responsibility of ensuring the policies are well implemented is a great effort of contribution to the poverty reduction process which demonstrates policies actors support for reducing poverty levels with reference to the third research question for this study.

Overall, the study has shown that education is indeed a panacea for poverty reduction and development and it has observed that education is playing a significant role in reducing poverty in the Ada East District of Ghana. However, the educational system should be given the necessary attention especially in terms of quality of education delivered and government must ensure rapid creation of jobs to absorb the increasing number of graduates in the country so that the links between education and poverty reduction can be fully comprehended and appreciated.

6.1 Recommendations

Based on the findings of the study and following the interpretation of the field data, the following recommendations and suggestions are made for the attention of the government and policy actors.

Recommendations to the Government of Ghana

- Government through the ministry of education should improve their measures in ensuring quality education such as reasonable class sizes, adequate hours of instruction, adequate supplies of learning materials and accommodating learning environment to enhance higher learning achievements.
- The Government of Ghana has prepared its poverty reduction strategy and education is one of the areas of focus. There is the need to ensure that resources allocated to the sector are used for the benefit of the people. The mechanism for achieving these is to ensure effective community engagement in the policy process and promoting the concept of decentralization to the latter.

Recommendations to policy actors

- Dialogue should be established between curriculum developers and leaders of the traditional education, all traditional stakeholders to discuss and extract all the good human values enshrined in the traditional education and include them in the curriculum of the formal education creating indiscriminate awareness and early access to sound and reliable education.
- Curriculum should be made more relevant for social progress, strengthening linkages between education and the world of work. Most of the curriculum used in teaching some subjects are fully theoretical and does not relate entirely to what is being done in the real

world. Therefore, curriculum developers should draw up the curriculum in such a way that it relates to what is being practiced in the field of work.

- The wider social and development role of the school system should be strengthened, to give clear links between education, poverty and development.

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Appendix

Questionnaire for Household Heads

QUESTIONNAIRE FOR HOUSEHOLD HEADS

Dear respondent,

Carefully structured is a questionnaire for household heads on the role of education in poverty reduction. In view of this, I would be very grateful if you could support this study by completing this questionnaire and your candid responses will be very much appreciated. Thank you.

Section A: Socio-demographic information

1. Gender of household head (i) Male () (ii) Female ()

2. Age

(i) 20 – 29 ()

(ii) 30 – 39 ()

(iii) 40 – 49 ()

(iv) 50 – 59 ()

(v) 60 and above ()

3. Educational status of household head

(i) High school ()

(ii) Diploma ()

(iii) Bachelors' degree ()

(iv) Masters' degree ()

(v) No education ()

(vi) Others, specify

4. Educational status of the Mother of the children

(i) High school ()

(ii) Diploma ()

(iii) Bachelors' degree ()

- (iv) Masters' degree ()
- (v) No education ()
- (vi) Others, specify

5. Highest level of childrens' education

- (i) Kindergarten/Primary school ()
- (ii) SHS/O Level/A Level/Voc./Tech ()
- (iii) Diploma ()
- (iv) Bachelors' degree ()
- (v) Masters' degree ()
- (vi) No education ()
- (vii) Others, specify

Household heads income, education level and effects on childrens' education level

6. Are you employed? A. Yes [] B. No []

(i) If yes, kindly state your major occupation

- a. Farming []
- b. Trading []
- c. Fishing []
- d. Artisan/Handiwork []
- e. Professional [] Specify.....

7. What is your average monthly income (in GH¢)?

- a. Below GH¢300
- b. GH¢300 - GH¢1000
- c. GH¢1001 - GH¢1500
- d. GH¢1501 - GH¢2000
- e. GH¢2001 - GH¢3000

- f. GH¢3001 and above
8. Do you have other sources of income?
- a. Yes
- b. No
- If yes please specify.....
9. Is the mother of the children alive?
- a. Yes
- b. No
10. If alive, is the mother employed?
- a. Yes
- b. No
11. If yes, kindly state her major occupation
- a. Farming []
- b. Trading []
- c. Fishing []
- d. Artisan/Handiwork []
- e. Professional [] Specify.....
12. What is the average monthly income (in GH¢) of the mother?
- a. Below GH¢300
- b. GH¢300 - GH¢1000
- c. GH¢1001 - GH¢1500
- d. GH¢1501 - GH¢2000
- e. GH¢2001 - GH¢3000
- f. GH¢3001 and above

If household head is a female, please do answer the following questions

13. What is the reason for being the household head?

- a. Divorce []
- b. Death of father []
- c. Abandoned by father []
- d. Other []

14. If divorced, does the father take care of the children?

- a. Yes
- b. No
- c. Sometimes

15. If Yes, what is the average income (in GH¢) received from the father monthly?

- a. Below GH¢300
- b. GH¢300 - GH¢800
- c. GH¢800 - GH¢1200
- d. GH¢1200 - GH¢1600
- e. GH¢1600 - GH¢2000
- f. GH¢2000 and above

16. Do you have access to land areas? A. Yes [] B. No []

17. If yes, is the land;

- Owned ()
- Borrowed ()
- Leased ()
- Others, specify

18. How many children do you have?

19. What are their gender, ages and respective levels of education?

- (i) 1st Child gender AgeLevel

- (ii) 2nd Child gender..... Age Level
- (iii) 3rd Child gender..... Age Level
- (iv) 4th Child gender..... Age Level
- (v) 5th Child gender..... Age Level

20. Are any of these children currently employed? a. Yes [] b. No []

21. If Yes, give details;

- (i) 1st Child genderType of employment.....
- (ii) 2nd Child gender..... Type of employment.....
- (iii) 3rd Child gender..... Type of employment.....
- (iv) 4th Child gender..... Type of employment.....
- (v) 5th Child gender..... Type of employment.....

22. Are there any school dropouts in your household? a. Yes [] b. No []

23. If yes, how many children in your household are school drop-outs?

Specify their gender and ages below;

Gender Age.....

Gender Age.....

Gender Age.....

Gender Age.....

24. What are the reasons for their being out of school?

- a. Teenage Pregnancy []
- b. Financial constraints []
- c. Distance to school []
- d. Working on farms []
- e. Market []
- f. Taking care of younger children []
- g. Others please specify.....

25. If No, how many days do your child/children miss out on school?

Ist Child	a. Once a week <input type="checkbox"/>
Gender:	b. Twice a week <input type="checkbox"/>
	c. Thrice a week <input type="checkbox"/>
	d. Four times a week <input type="checkbox"/>
2 nd child	a. Once a week <input type="checkbox"/>
Gender:	b. Twice a week <input type="checkbox"/>
	c. Thrice a week <input type="checkbox"/>
	d. Four times a week <input type="checkbox"/>
3 rd child	a. Once a week <input type="checkbox"/>
Gender:	b. Twice a week <input type="checkbox"/>
	c. Thrice a week <input type="checkbox"/>
	d. Four times a week <input type="checkbox"/>
4 th child	a. Once a week <input type="checkbox"/>
Gender:	b. Twice a week <input type="checkbox"/>
	c. Thrice a week <input type="checkbox"/>
	d. Four times a week <input type="checkbox"/>

26. Do you approve of girls' education? A. Yes ☐ B. No ☐

27. On a scale of 1-5 how supportive are you of girls education?

NB: 1 being less supportive and 5 being highly supportive.

28. Do you approve of boys' education? A. Yes ☐ B. No ☐

29. On a scale of 1-5 how supportive are you of girls education?

NB: 1 being less supportive and 5 being highly supportive.

30. Do you believe that education is liberation for women from ignorance? A. Yes ☐ B. No ☐

31. Are you willing to educate your daughters equally as you would educate your sons?

A. Yes ☐ B. No ☐

32. If Yes, why? If No, why?

33. Can you read and/or write in English?

(i) Read only A. Yes ☐ B. No ☐

(ii) Write only A. Yes ☐ B. No ☐

(iii) Both read and write A. Yes [] B. No []

Poverty, Nutrition and Living standards

34. House Type

- a. Compound []
- b. Detached []
- c. Semi.-detached []

35. Is your accomodation rented?

- a. Yes
- b. No

36. What is the total number of rooms in the house?

.....

37. Kindly state the building material for the house and tick appropriately.

- a. Bricks (Burnt) []
- b. Unburnt bricks (Mud bricks) []
- c. Bamboo/Planks []
- d. Grass thatch []
- e. Sancrete\Concrete Cement []

38. Do you have a toilet facility in this household?

- a. Yes
- b. No

39. How many times do you serve meals to your children in a day?

- a. Once []
- b. Twice []
- c. Thrice []

d. Others please specify

Poverty and Health

40. Are you and your children registered under the National Health Insurance Scheme?

a. Yes [] b. No []

41. If yes, how often do you visit the hospital in a year?

a. Once [] b. Twice [] c. Thrice [] d. Others; please specify.

42. If No, how do you pay for health expenses?

43. If your child/children are sick, how do they access health care?

a. Hospital [] b. Clinic [] c. Drugs store/pharmacy [] d. Traditional Health Centres []

a. Others please specify:

General Opinion

44. Does poverty affect the education of your child/children? a. Yes [] b. No []

45. If yes state how.....

46. Does poverty affect your household? a. Yes [] b. No []

47. If yes, explain how

.....

.....

.....

48. How do you think poverty can be reduced?

.....

.....

.....

49. Do you see any connection between education level and poverty reduction?

a. Yes [] b. No []

50. (i) If yes state what?.....

ii) If yes state why?.....

iii) If yes state how?.....

51. i) If No, state why?.....

ii) If No, state how?.....

FOCUS GROUP DISCUSSION

Dear participant,

Thank you for joining us today. This gathering is meant to discuss the role of education in reducing poverty and enhancing development. In view of this, I would be very grateful if you could support this study by freely sharing your views and experiences on the topic based on the questions below. Your candid responses will be very much appreciated.

1. What does education mean to you?
.....
2. Do you think education is important? If Yes, why? If No, why not?
.....
3. What do you understand by quality education?
.....
4. How can the quality of education be improved?
.....
5. What type or form of education do you think is important for poverty reduction?
.....
6. How has education contributed to your and /or your family members and relatives' personal development (improved your living standards)?
.....
7. Do you think educational level influences employment status and income level? In what ways?
.....
8. Do you think we can eradicate poverty by 2030? Why? How?
.....
9. What is your opinion about the current school curriculum? Is it relevant for our country setting? Is it relevant for our local region?
.....

10. In your opinion can education contribute to poverty reduction? In what ways?

.....

Interview Guide

INTERVIEW SCHEDULE FOR KEY INFORMANTS & HOUSEHOLD HEADS

Hello. My name is Augustine Addai-Boateng and a student of Norwegian University of Life Sciences working on my master thesis on the topic “**Poverty and Development: Role of Education in Reducing Poverty in the Ada East District of Ghana**”. In order to get more information about how education is reducing poverty and improving the lives of indigenes of Ada East, I am conducting a study in this area. Your household has been selected and I would like to ask you some questions on your conception of education’s role in poverty reduction.

1. The information you provide will be useful in assessing the impact of the eco-farm technologies on agricultural production in this region and will be used to plan future development programs in this area and also in the country.
2. Do you think education is important? Why and why not?
.....
3. What has been government’s main focus with regards to education?
.....
4. Are there jobs readily available for the educated?
.....
5. Are there any efforts made by government in creating jobs to meet the number of educated individuals?
.....
6. Do you think all children get the opportunity to be educated?
.....
7. What type or form of education do you think is important for poverty reduction?
.....
8. What in your opinion motivates people to get education?
 - a. Personal development

- b. Increase income
- c. To gain better position in society

9. What is your opinion about government's policies on poverty reduction?

.....

10. Do you think the policies are effective enough to meet SDG 1 by 2030?

.....

11. Over the last 10 years, do you think that the rate of education in Ghana has been increasing, decreasing or staying about the same?

- a. Increasing
- b. Decreasing
- c. Staying about the same
- d. Don't know

12. And for the next 10 years, do you think that education rate in Ghana will?

- a. Increasing
- b. Decreasing
- c. Staying about the same
- d. Don't know

13. Why, in your opinion, are there people who are not educated?

- a. Lack of access
- b. No desire for education
- c. Financial constraints
- d. None of these
- e. Don't know

14. In your opinion can education contribute to poverty reduction?